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HOUSING ELEMENT
2002-2007

COMMUNITY DEVELOPMENT DEPARTMENT

3970 ROCKLIN ROAD
CITY OF ROCKLIN

ADOPTED BY THE CITY COUNCIL ON MAY 25, 2004
RESOLUTION NO. 2004-137

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CITY OF ROCKLIN

CONSULTANT – COTTON BRIDGES ASSOCIATES

RESOLUTION NO. 2004-137

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF ROCKLIN APPROVING THE UPDATED HOUSING ELEMENT AS AN AMENDMENT OF THE GENERAL PLAN

(Rocklin Housing Element Update/GPA-2001-04)

The City Council of the City of Rocklin does resolve as follows:

Section 1. A negative declaration of environmental impact for this project is approved.

Section 2. The City Council of the City of Rocklin finds and determines that:

A. Section 65302(c) of the Government Code of the State of California requires that each City shall adopt a General Plan containing a Housing Element.

B. The City considered the guidelines of the California Department of Housing and Community Development (HCD) during preparation of the Updated Housing Element, in accordance with the provisions of Section 65585(a) of the Government Code of the State of California.

C. The Updated Housing Element has been reviewed by the California Department of Housing and Community Development pursuant to Government Code Section 65585(b) and been found to comply with all statutory requirements outlined in Article 10.6 of the Government Code.

Section 3. The City Council hereby approves the Updated Housing Element to the Rocklin General Plan, attached hereto as Exhibit A and by this reference incorporated herein.

Section 4. The City Clerk is directed to file a copy of the Updated Housing Element with the California Department of Housing and Community Development, Placer County Water Agency and South Placer Municipal Utility District.

PASSED AND ADOPTED this 25th day of May, 2004, by the following roll call vote:

AYES:	Councilmembers:	Hill, Magnuson, Lund, Yorde, Storey
NOES:	Councilmembers:	None
ABSENT:	Councilmembers:	None
ABSTAIN:	Councilmembers:	None

Brett Storey, Mayor

ATTEST:

City Clerk

E:\clerk\reso\Council Housing Element Resolution.doc

The foregoing instrument is a correct copy of the original document on file in this office.
Attest:
City Clerk, City of Rocklin

EXHIBIT A

A copy of the Updated Housing Element is on file in the
Community Development Department and with the City Clerk

Page 1 of Exhibit A
to Reso. No. 2004-137

HOUSING

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HOUSING

The City of Rocklin is nestled at the base of the Sierra Foothills just off Interstate 80 in Placer County. With all the charm of small town living, Rocklin has much to offer its community in the way of amenities and opportunities. In recent years, the City has experienced significant growth pressures from the region, with its population almost doubled over the last decade. In 2000, Rocklin had a population of over 36,000 residents, representing a growth of 91% since 1990 and greatest (percentage) increase experienced by a jurisdiction in Placer County during the 1990s.

Rocklin offers a mix of housing types, including single-family homes, townhomes, apartments, condominium developments, and mobile homes. According to the 2000 Census, of the 14,421 units in the City, 75% were single-family homes, 22% were multi-family units, and 3% were mobile homes. The State Department of Finance estimated a 2003 housing inventory of 18,048 units, with a similar distribution of housing types as in 2000.

Housing prices in Rocklin are relatively affordable in comparison to the San Francisco Bay Area, but are rising. The median price of a three-bedroom home sold in 2001 was $222,900, with the median market rent for a two-bedroom apartment at $910 a month. The housing stock in Rocklin is generally in good condition. However, there are older neighborhoods, such as the Downtown area, that exhibit signs of deterioration and deferred maintenance, and require varying degrees of repair.

The City must re-evaluate its goals and policies with regard to housing the existing and future residents, while striving to maintain Rocklin as a desirable community in which to work and live. The Housing Element describes and analyzes the housing needs of Rocklin residents and issues confronted by the City. This Housing Element also outlines the official City response to addressing the community's housing needs in relation to availability, adequacy, and affordability.

To formulate an effective response, a good understanding of the socioeconomic, market, and other factors that impact housing needs is required. The first section of this Housing Element is a needs assessment, which identifies the nature and extent of existing and future housing needs in the City. Major components of the needs assessment include population and employment trends, household characteristics, housing conditions, constraints to housing development, and resources available to the City in meeting the needs. The needs assessment establishes a baseline from which housing policy and programmatic recommendations can be made for the Housing Element. The center of the Housing Element is the Housing Plan, which outlines the City's goals, policies, programs, and specific commitments to addressing the needs identified in the needs assessment.

PUBLIC PARTICIPATION

The City of Rocklin is undertaking a comprehensive update of the General Plan, including the Housing Element. As part of the community outreach efforts to solicit input to the General Plan, the City has offered numerous opportunities for community input. Comments received at the various meetings have been incorporated into the Draft Housing Element.

General Plan Advisory Committee (GPAC): An 18-member GPAC was formed to help guide the development of the General Plan. GPAC members include the following:

- A Council Member
- A Planning Commissioner
- A Recreation Commissioner
- 10 residents
- A member representing the Building Industry Association
- A member representing faith-based organizations
- A member representing the Rocklin Chamber of Commerce
- A member representing the Rocklin Unified School District
- A member representing the Sierra Community College

The GPAC is designed to solicit input from the broad base community, including organizations and agencies that serve the needs of lower and moderate income persons.

The GPAC has met monthly since the beginning of the General Plan update process in late 2001. Specifically, two GPAC meetings were dedicated to the discussion of the Housing Element. The first meeting was held in March 2002 to discuss needs and the Second meeting was held in May 2002 to obtain policy direction.

All GPAC meetings have been advertised in advance in the *Placer Herald* via a 1/8-page display ad. In addition, notices of the GPAC meetings are posted in five different locations in the City, including:

- City Hall
- City Administration Building
- Post Office on Pacific Street
- Safeway on Granite Drive
- Fire Station No. 2 on Crest Drive

Notices of the GPAC meetings were also sent to a list of organizations, including Placer Independent Resource Services, a nonprofit organization serving lower and moderate income persons.

Copies of the Administrative Draft Housing Element were provided to Placer Independent Resource Services and Legal Services of Northern California in advance of the joint Planning Commission and City Council public workshop conducted on July 11, 2002.

Joint Planning Commission/City Council Workshop: A special joint Planning Commission and City Council Workshop was conducted to review the Administrative Draft Housing Element on July 11, 2002. The workshop was advertised via a 1/8-page display in the *Placer Herald* and a standard public hearing notice in that paper. Notices of the workshop were posted at the City Hall, City Administration Building, Post Office, Safeway on Granite Drive, and Fire Station No. 2. Copies of the Administrative Draft Housing Element were also available for public review.

General Plan Website: A special website was developed to provide information on the General Plan update process, including the development of the Housing Element. Schedules, agendas, presentation materials, and background reports are available for review. The Draft Housing Element was also available for review on the General Plan website.

Draft Housing Element for Review: The Draft Housing Element was also available for review at the following locations:

- City Hall
- City Administration Building
- Rocklin General Plan Website
- Rocklin Public Library

Also, copies of the Draft Housing Element were sent to the following agencies:

- Housing Authority of the City of Roseville
- Mercy Housing
- Placer Independent Resource Services
- Habitat for Humanity
- Volunteers of America
- Legal Services of Northern California

7.1 POPULATION CHARACTERISTICS

The type and amount of housing needed in a community are largely determined by population growth and various demographic variables. Factors such as age, occupation, and income level of the residents combine to influence the type of housing needed in a community and the affordability of housing provided.

POPULATION TRENDS

At the time of its incorporation in 1893, the City of Rocklin had a population of approximately 1,060. After decades of limited growth between 1900 and 1950, the City population began to grow in the 1960s. The number of residents increased by 103% in the 1960s and by 142% in the 1970s. During the 1980s, the Rocklin population grew by another 159%. However, much of the growth in the 1980s was due to the City's annexation of the formerly unincorporated Sunset-Whitney area. At the time of the 2000 Census, Rocklin had a population of 36,330. This represents an increase of 91% since 1990, the highest level of growth experienced by a jurisdiction in Placer County during the 1990s.

Table 7-1
Population Growth Trends

Jurisdiction	1980	1990	2000	1980 – 1990 % Change	1990 – 2000 % Change
Auburn	7,540	10,592	12,462	40%	18%
Colfax	981	1,306	1,496	33%	15%
Lincoln	4,132	7,248	11,205	75%	55%
Loomis	1,284	5,705	6,260	344%	10%
Rocklin	7,344	19,033	36,330	159%	91%
Roseville	24,347	44,685	79,921	84%	79%
Unincorporated	71,619	84,227	100,725	18%	20%
Placer County	117,247	172,796	248,399	47%	44%

Sources: 1980, 1990, 2000 Census.

AGE CHARACTERISTICS

Housing needs in the community are determined in part by the age characteristics of its current and future residents. Each age group tends to have distinct lifestyle, family type and size, income levels, and housing preferences. As people move through each stage, their housing needs and preferences also change. As a result, evaluating the age characteristics of a community is important in determining and addressing housing needs.

Table 7-2 summarizes the age characteristics of Rocklin residents in 1990 and 2000. During the 1990s, the number of older adults (age 45 to 64) increased by 126%, contributing to an increase in the median age from 32.6 to 34.5 years. These residents are typically at the peak of their earning power and are more likely to be homeowners. The school age (5 to 17) population also grew substantially, by 110%.

While increasing numerically, the college age (18 to 24) and young adult (25 to 44) groups were increasing at slower rates than the City average and comprised a smaller proportion of Rocklin's population in 2000 than in 1990. These patterns may signify a lack of housing opportunities in Rocklin for the younger generation.

The number of senior (age 65+) residents increased by 79% between 1990 and 2000. Many seniors are homeowners and typically live in single-family homes. However, as they grow older, they may begin to trade down their larger homes for smaller dwellings and alternative housing types, such as assisted living facilities. To remain in their homes, some seniors may decide to participate in home sharing programs.

Another trend that may significantly impact housing needs in the next decade is the potential growth of the senior population. If the relatively large older adult population continues as long-term community residents, Rocklin would have an appreciably larger senior population by 2010. Given this trend, the need to expand housing opportunities for the elderly will continue.

Table 7-2
Age Characteristics and Trends

Age Groups	1990		2000		% Change 1990-2000
	Persons	Percent	Persons	Percent	
Preschool (Ages <5)	1,571	8%	2,873	8%	83%
School Age (5-17)	3,828	20%	8,021	22%	110%
College Age (18-24)	1,547	8%	2,528	7%	63%
Young Adults (25-44)	6,998	37%	12,228	34%	75%
Older Adults (45-64)	3,336	18%	7,544	21%	126%
Seniors (65+)	1,753	9%	3,136	9%	79%
Total	19,033	100%	36,330	100%	91%
Median Age (years)	32.6		34.5		6%

Sources: 1990 and 2000 Census.

EMPLOYMENT MARKET

Employment has an important impact on housing needs to the extent that different occupations and the associated income levels determine the type and size of housing different households can afford. In addition, employment growth is a major factor affecting the demand for housing in a community.

Table 7-3 provides an employment profile of Rocklin residents. As of 2000, the two largest occupational categories were managerial/professional and sales/technical/administrative. These categories accounted for 44% and 31% of the employed residents, respectively. Typically, except for certain sales positions, relatively higher paying jobs are in both categories, translating into higher incomes for the residents engaged in these occupations.

Table 7-3
Employment Profile

Occupation of Residents	Persons	Percent
Managerial/Professional	8,090	43.8%
Sales, Technical, Admin.	5,749	31.1%
Services	1,992	10.8%
Production, Craft & Repair	1,319	7.1%
Operators/Fabricators/Laborers	1,336	7.2%
Farming, Forestry, and Fishery	0	0.0%
Total	18,486	100%

Source: 2000 Census.

Table 7-4 below identifies major employers in the Rocklin area. As is typical in a number of communities in the Sacramento area, larger employers in Rocklin include high technology firms, such as Hewlett Packard, NEC, and Oracle. With over 5,000 employees, Hewlett Packard is by far the largest employer in the Rocklin area.

Table 7-4
Major Employers in Rocklin Area

Employer	Number of Employees
Hewlett Packard	5,500
Sierra Community College	1,700
NEC	1,680
Sutter Roseville Medical Center	1,500
Kaiser Permanente	1,200
Rocklin Unified School District	664
Oracle	480
Herman Miller	410
Formica	400
Walmart	310

Source: Rocklin Chamber of Commerce, 2002.

7.2 HOUSEHOLD CHARACTERISTICS

A household is all persons occupying a housing unit. A household can be a family, a person living alone, or unrelated persons living together. Household type and size, income level, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents. The discussion below details the various household characteristics affecting housing needs.

HOUSEHOLD TYPE

According to the 2000 Census, Rocklin is home to 13,258 households, of which 76% are families. Families are comprised of married couple families with or without children, as well as other family types such as female-headed families with or without children. Non-families, including singles and other households, make up the remaining 24% of households in Rocklin.

As indicated in Table 7-5, the proportion of family versus non-family households in Rocklin remained relatively unchanged between 1990 and 2000. However, two trends are noteworthy. First, the number of other families more than doubled during the 1990s, increasing from 869 in 1990 to 1,754 in 2000. Second, the proportion of married couples without children dropped from 31% to 28%. The average household size increased during the 1990s from 2.69 in 1990 to 2.74 persons per household in 2000. This increase reflects in part the growth (95%) in the number of married couples with children.

Table 7-5
Household Characteristics

Household Type	1990		2000		% Change 1990-2000
	Number	Percent	Number	Percent	
Families	5,356	76%	10,016	76%	87%
Married With Children	2,298	33%	4,486	34%	95%
Married No Children	2,189	31%	3,776	28%	72%
Other Families	869	12%	1,754	13%	102%
Non-Families	1,707	24%	3,242	24%	90%
Singles	1,277	18%	2,478	19%	94%
Other	430	6%	764	6%	78%
Total Households	7,063	100%	13,258	100%	88%
Average Household Size	2.69		2.74		2%

Sources: 1990 and 2000 Census.

HOUSEHOLD INCOME

Household income is the most important factor affecting housing opportunity, determining a household's ability to purchase or rent housing and balance housing costs with other basic necessities. Income levels can vary considerably among households, affecting preferences for tenure, location, and housing type.

Table 7-6 provides the income distribution of Rocklin households as estimated by the Sacramento Area Council of Governments (SACOG). As indicated below, 45% of all households in the City earned above moderate incomes (above 120% of the County median family income or MFI). Approximately 34% of households were in the lower (80% or less of MFI) income category and 21% were in the moderate (81 to 120% of MFI) income range.

Table 7-6
Households by Income Category (2000)

Income Category (% of County MFI)	Number of Households	Percent
Very Low (50% or less)	2,675	19%
Low (51 to 80%)	2,143	15%
Moderate (81 to 120%)	2,931	21%
Above Moderate (over 120%)	6,223	45%
Total	13,972	100%

Source: Final Regional Housing Needs Plan, SACOG, 2001.

Income by Household Type: Household income varies by household type and often affects preference for tenure. One-third of elderly households had very low income, comparing to 8% of small families (two to four persons) and 6% for large families (five or more persons). Many very low income households are renters since homeownership is typically costly and beyond the reach of these households. In particular, two-thirds of elderly renters in Rocklin had very low income.

SPECIAL NEEDS GROUPS

Certain groups have greater difficulty in finding decent, affordable housing due to their unique needs and/or circumstances. Special circumstances may be related to one's household characteristics, disability, employment, and income, among others. As a result, certain segments of the Rocklin residents are more likely to be lower-income and face housing cost burden, overcrowding, and/or other housing problems.

The State Housing Element law identifies the following "special needs" groups: senior households, disabled persons, large households, female-headed households, families and persons in need of emergency shelter, and farmworkers. The following discussion details the housing and supportive services needs of each particular group, as well as the major programs and services available to address their needs.

Senior Households: Senior households typically have special housing needs due to three primary concerns: fixed income, high health care costs, and disabilities. According to the 2000 Census, 15% (2,040) of households in Rocklin were headed by persons age 65 years and older.

Over three-quarters (77%) of elderly households in Rocklin are homeowners. Because of physical and/or other limitations, senior homeowners may have difficulty performing regular home maintenance or repair activities. In addition, because many seniors have fixed or limited income, difficulty in making monthly mortgage or rent payments may occur.

Various programs can assist senior needs, including but not limited to congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the frail elderly, or those with disabilities, housing with architectural design features that accommodate disabilities and senior housing with supportive services can help ensure continued or extended independent living. Assisted living facilities represent another housing option for seniors in Rocklin. These facilities are typically for the more frail elderly and offer daily assistance with personal and household tasks, including help with bathing, dressing, toileting, and eating. According to the American Association of Retired Persons (AARP), the average age of assisted living residents in the U.S. is 84 years old and over three out of four (78%) residents are women. The cost of assisted living varies widely, depending on the location of the facility, style of room or apartment, services provides, and other factors. Estimates of the median basic rate range from $1,800 to $2,200 a month, or from $21,600 to $26,300 a year. A 1998 study found that nearly two-thirds (64%) of assisted living residents reported an annual income of less than $25,000, an amount inadequate to cover a year's stay in many assisted living facilities (National Investment Center for the Seniors Housing and Care Industries).

According to the State Department of Social Services (2001), eight licensed care facilities for seniors are located in Rocklin. These facilities provide a total of 125 beds for persons age 60 and above. With an estimated population of 1,362 over the age of 75 (Census 2000), the need for additional supportive housing options for seniors remains high. About 23% of the elderly households in Rocklin are renters (2000 Census). The Roseville Housing Authority provides Section 8 rental assistance to very low-income households in Rocklin, including seniors.

Disabled Persons: Disabled persons have special housing needs because of their fixed income, the lack of accessible and affordable housing, and the higher health costs associated with their disability. Disabilities are defined as mental, physical or health conditions that last over six months. The Census defines three types of disability: work, mobility, or self-care limitations:

- **Work disability:** refers to a condition that restricts a person's choice of work and prevents them from working full-time;
- **Mobility limitation:** refers to a physical or mental condition that makes it difficult to go outside the home alone; and
- **Self-care limitation:** refers to a physical or mental condition that makes it difficult to take care of one's personal needs.

An estimated total of 4,545 persons with disabilities resided in Rocklin in 2000, representing 12.5% of the City population. Approximately 25% of the residents with disabilities are seniors, 63% are between 21 and 64 years of age, and 12% are between the age of 5 and 20.

The living arrangement of disabled persons depends on the severity of the disability. Many persons live at home independently or with other family members. To maintain independent living, disabled persons may need assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions, among others.

Female-headed Households: Female-headed households with children often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their relatively lower incomes and higher living expenses, such households usually have more limited opportunities for finding affordable and decent housing.

Rocklin is home to 1,244 female-headed households, representing 9% of households in the City. Of these households, 919 (74%) have children under 18 years old (2000 Census). Single mothers with children are a particularly vulnerable group because they must balance the needs of the children with work responsibilities. In 2000, 13% of female-headed families with children under 18 lived in poverty, compared to 3% of all families. Battered women with children typically comprise a sub-group of female-headed households that are especially in need.

Large Households: Large households are defined as households with five or more members residing in the home. These households constitute a special need group, because the supply of adequately sized, affordable housing units in a community is often limited. In order to save for other basic necessities such as food, clothing and medical care, it is common for lower-income large households to reside in smaller units, which frequently results in overcrowding. A total of 1,395 large households live in Rocklin, 18% (248) of which are renter households (2000 Census). Large households represent approximately 10% of households in the City.

The housing needs of large households are typically met through larger units. In 1990, 82% of the ownership units and 33% of the rental units contained three or more bedrooms, which could reasonably accommodate large families without overcrowding. The vast majority of these units are single-family homes.

With increasing rents, the level of overcrowding may increase among renter households. To address overcrowding, communities can provide incentives to facilitate the development of larger apartments and condominiums with three or more bedrooms for large households. A shortage of large rental units may also be alleviated through the provision of affordable ownership housing opportunities, such as first-time homebuyer programs and self-help housing (e.g., Habitat for Humanity), to move renters into homeownership. Financial assistance for room additions may also help to relieve overcrowding.

Homeless: The 1990 Census did not identify any homeless persons in Rocklin and the 2000 Census on homeless population has not been released. However, the City recognizes the need to address the homeless population as a regional issue. Generally, three types of facilities provide shelter for homeless individuals and families: emergency shelters, transitional housing, and permanent housing:

- **Emergency shelter:** a facility that provides overnight shelter and fulfills a client's basic needs (i.e. food, clothing, and medical care) either on-site or through off-site services. The permitted length of stay can vary from one day at a time to two months, depending upon whether the shelter is short-term or long-term.

- **Transitional housing:** a residence that provides housing for up to two years. Residents of transitional housing are usually connected to rehabilitative services, including substance abuse and mental health care interventions, employment services, individual and group counseling, and life skills training.

- **Permanent housing:** permanent housing that is affordable in the community or service-enriched housing that is linked with on-going supportive services (on-site or off-site) and is designed to allow formerly homeless clients to live at the facility on an indefinite basis.

No emergency shelter or transitional housing facility is located in Rocklin. However, several agencies provide emergency food for Rocklin residents in need: First Methodist Church of Loomis, St. Mark's Anglican Episcopal, United Methodist of Newcastle, and Christmas Food Basket.

Two facilities that shelter and transitional housing for homeless persons in Placer County are located in Roseville. The Armory and Church of St. Vincent de Paul provide shelter for over 90 individuals a night during the winter months and over 90 families throughout the year.

The Armory, in cooperation with the Volunteers of America in Sacramento, provides bus transportation from various areas in the County to Roseville. Buses make pre-scheduled stops at designated locations depending on the requests from the participating communities. Shelter at the Armory is offered from December through March and is usually filled to capacity. At St.

Vincent de Paul, two programs are available for the homeless: Home Start and Emergency Shelter Hotel Vouchers Program.

Home Start offers transitional housing for families for a maximum of six weeks in one of nine apartments owned by the Church. The Church works to transition the families back into long-term housing and offers various forms of counseling. The Emergency Shelter Hotel Vouchers Program provides homeless persons and families lodging in one of the local hotels. Through the Roseville Housing Authority, Section 8 vouchers are available to families who have been homeless and are actively participating in the Home Start program.

In addition, PEACE for Families provides Shelter for battered women and children and victims of domestic violence/sexual assault. Supportive services offered include crisis intervention, parenting, and classes/counseling.

Farmworkers: Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may hire migrant workers.[1]

Conducted in 1997, The Parlier Survey provides some insights into the distinctive characteristics of farmworker households in California. The households:

- Tend to have high rates of poverty, e.g. in 1990, California farmworkers earned an average annual income of only $7,320.
- Live disproportionately in housing that is in the poorest condition.
- Have very high rates of overcrowding. In 1990, half of farmworkers lived in overcrowded housing, including 31% who lived in severely overcrowded conditions.
- Have a low homeownership rate (only 35.6% in 1990).
- Have among the largest household sizes in the State. In 1990, more than 60% of both owner and renter farmworker households included four or more persons. Over 18% of farmworker households had seven or more persons.

The Migrant Health Program of the U.S. Department of Health and Human Services released a study in 2000 estimating the number of migrant and seasonal farmworkers and the non-farmworker household members in California: *Migrant and Seasonal Farmworker Enumeration Profiles Study*. The study was based on secondary source material, including existing database information and interviews with knowledgeable individuals. The study indicates that Placer County has an estimated 802 farmworkers, including 371 migrant farmworkers and 431 seasonal farmworkers. According to the 2000 Census, no Rocklin resident was employed in farming, forestry, and fishing occupations, and less than 1% of the total County residents held such occupations. According to *the Draft Western Placer County Agricultural Land Assessment Study* prepared by the County in January 2002, farming production in Western Placer County occurs primarily in Auburn, Lincoln, and Loomis. No crop production was identified in Rocklin. As such, the farmworker population in Rocklin today is not expected to constitute an important component of the City population.

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[1] Migrant farmworkers are defined as those whose commute for work prevents them from returning to their primary residence every evening.

The City has three rental housing projects developed specifically under FmHA funding – Shannon Bay Apartments (50 units); Sunset Street Apartments (104 units); and Placer West Apartments (44 units). Up to 198 farmworker and other low income households may be accommodated in these projects.

7.3 HOUSING STOCK CHARACTERISTICS

This section addresses various housing characteristics and conditions that affect the well-being of Rocklin residents. Housing factors evaluated include the following: housing stock and growth, tenure and vacancy rates, age and condition, housing costs, and affordability, among others.

HOUSING GROWTH

Between 1990 and 2000, the housing stock in Rocklin increased by 93%, from 7,481 to 14,421 units. This level of growth was unmatched by other communities in Placer County, as exhibited in Table 7-7. Countywide, the housing stock grew by 38% in the 1990s. The growth in the Rocklin housing stock in the 1990s was almost identical to the increase in the City population (91%) during the same period. This is noteworthy given that new housing construction has generally not kept pace with population increase in most urban areas in California, including the San Francisco Bay Area and Southern California.

Table 7-7
Housing Growth

Jurisdiction	1990	2000	1990 – 2000 % Change
Auburn	4,795	5,457	14%
Colfax	621	636	2%
Lincoln	2,602	4,146	59%
Loomis	2,030	2,273	12%
Rocklin	7,481	14,421	93%
Roseville	17,789	31,925	79%
Unincorporated	42,561	48,444	14%
Placer County	77,879	107,302	38%

Sources: 1990, 2000 Census.

HOUSING TYPE AND TENURE

Table 7-8 summarizes the characteristics of the housing stock in Rocklin in 1990 and 2000. Even with significant housing growth occurring in the 1990s, the composition of the housing stock remained relatively unchanged between 1990 and 2000. Single-family homes comprised approximately three-quarter of the housing stock in 2000, as was the case in 1990. The multi-family share of the housing stock increased from 19% in 1990 to 22% in 2000, reflecting in part the completion of several large apartment complexes in the late 1990s.

Table 7-8
Housing Stock Characteristics

Housing Type	1990		2000		% Change 1990-2000
	No. of Units	Percent	No. of Units	Percent	
Single-Family	5,569	74%	10,762	75%	101%
Detached	5,144	69%	10,321	72%	93%
Attached	425	6%	441	3%	4%
Multi-Family	1,456	19%	3,199	22%	120%
2-4 Units	346	5%	382	3%	10%
5 Units	1,110	15%	2,817	20%	154%
Mobile Homes	455	6%	460	3%	1%
Total Units	7,481	100%	14,421	100%	93%
Vacancy Rate	6.6%		8.1%		

Sources: State Department of Finance, 2000; 1990 and 2000 Census.

A measure of the availability of and demand for housing is the vacancy rate. As of the 2000 Census, Rocklin's overall vacancy rate was 8.1%, noticeably lower than the countywide level of 13%. The level of vacancy differs significantly between ownership and rental units. The vacancy rate was 1.7% for ownership units and 17.1% for rental units in Rocklin, according to the 2000 Census. The high vacancy rate for rentals could be attributed to the fact that many large apartment complexes were under construction at the time of the Census and were not fully occupied.

A survey conducted by the City in September 2001 indicates that the vacancy rate for apartments (as opposed to all rental units which include single-family homes, condominiums and townhomes, apartments, and other dwellings available for rent) is actually significantly lower than the overall rental vacancy rate documented by the Census. Of the 27 apartment complexes surveyed, the vacancy rate ranged from 0 to 4%. In addition, nearly all of the publicly-assisted developments surveyed were fully occupied and had waiting lists, reflecting the significant need for affordable rental housing.

In terms of tenure, most householders in Rocklin are homeowners. In 2000, 73% of the City's households owned their homes, while 27% were renters. The level of homeownership has increased since 1990, when 67% of Rocklin households were homeowners. This increase may be the result of a variety of factors, including the greater availability of homeownership assistance, an increase in the supply of relatively affordable for-sale homes, and an influx of professionals filling well-paying technology-related jobs in the Rocklin area.

HOUSING AGE AND CONDITION

Housing age is an important indicator of housing condition and quality within a community. If not properly and regularly maintained, housing can deteriorate over time, discouraging reinvestment, depressing neighboring property values and eventually impacting the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for the City.

Table 7-9 provides a breakdown of the housing stock by the year built. A general rule in the housing industry is that structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain the quality. Unless properly maintained, homes older than 50 years require major renovations to remain in good working order. As of 2000, 8% of housing units in Rocklin were over 30 years old and only 2% were over 50 years old. Nearly half of the housing stock was built in the 1990s, reflecting the rapid growth of Rocklin between 1990 and 2000.

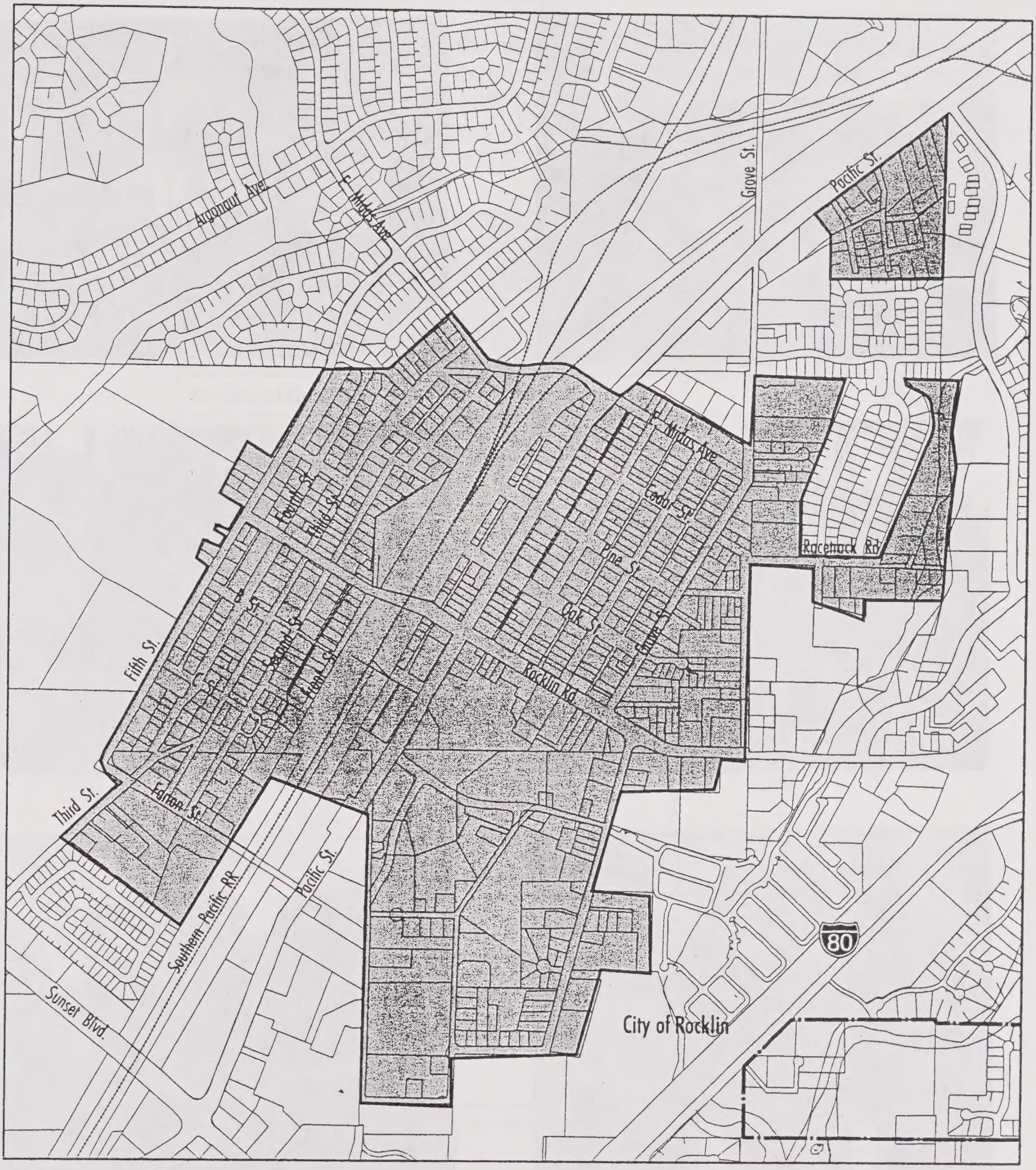
Table 7-9
Age of Housing Stock – Year Built

Period Built	Number of Units	Percent
1990 (March) to 2000	6,940	48%
1980 to 1990 (March)	4,054	28%
1970 to 1979	2,277	16%
1960 to 1969	635	4%
1950 to 1959	276	2%
1940 to 1949	64	<1%
1939 or earlier	174	1%
Total	14,421	100%
30 years or older	1,150	8%
50 years or older	174	2%

Sources: 1990 and 2000 Census.

Given that a majority of housing in the City has been constructed recently, the housing stock is generally in good condition. A targeted housing condition survey was conducted in 2001/2002 for the Old Town/Central Rocklin area. This area is the oldest neighborhood in Rocklin and is determined to have the greatest repair/rehabilitation needs. Figure 7-1 illustrates the survey area. A total of 672 parcels in the Old Town were evaluated for housing conditions. Figure 7-2 provides a few examples of homes evaluated. Residential structures were evaluated for five condition issues: structural integrity, roofing, siding/stucco, windows/doors, and property maintenance.

Figure 7-1: Housing Condition Survey Area

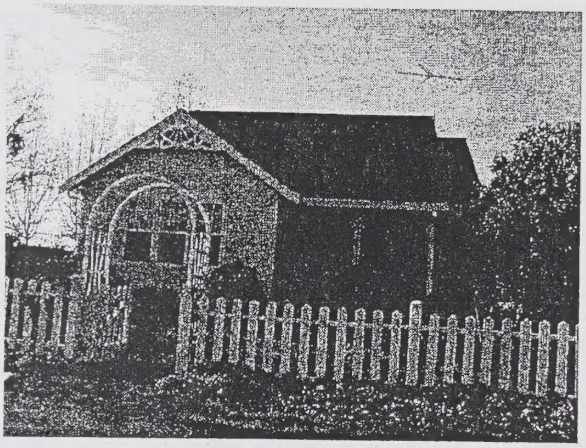

Argonaut Ave.
E. Midas Ave.
Grove St.
Pacific St.
E. Midas Ave.
Cedar St.
Pine St.
Oak St.
Grove St.
Racehack Rd.
Fourth St.
Third St.
B St.
Second St.
Front St.
Fifth St.
Rocklin Rd.
Third St.
Fulton St.
Southern Pacific RR
Pacific St.
Sunset Blvd.
80
City of Rocklin

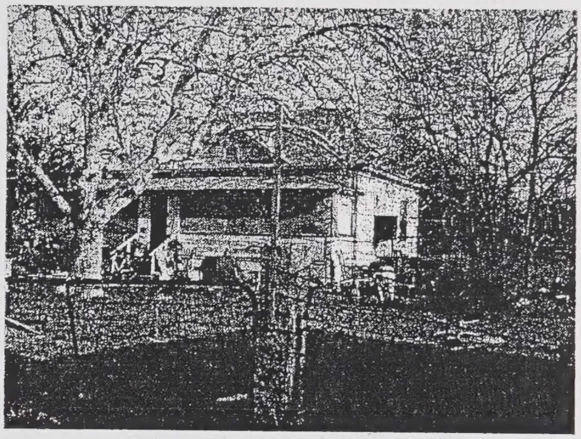
Source: City of Rocklin

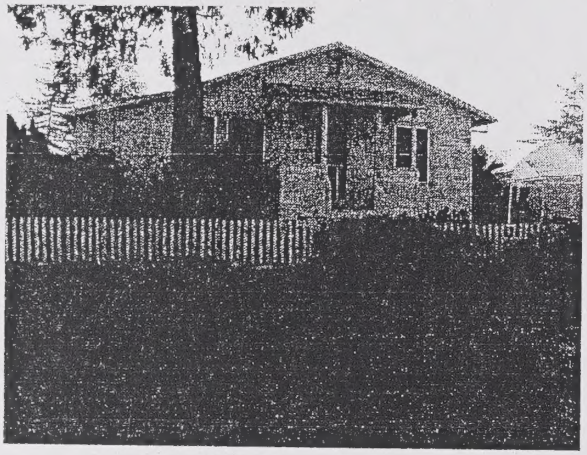
City Boundary
Housing Conditions Survey Area
N
W
E
S
0
250
500
1,000
1,500
2,000
Feet

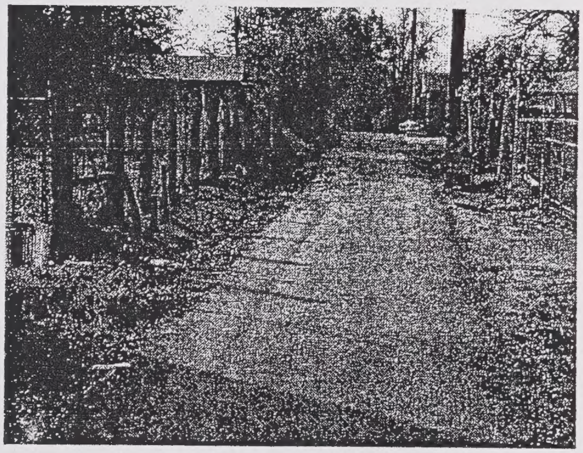
Figure 7-1

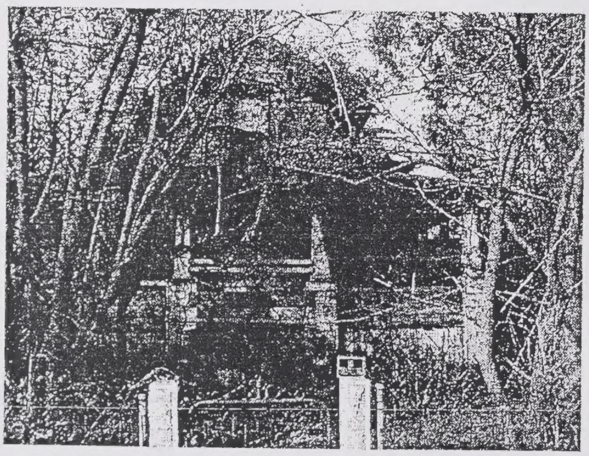
Housing Condition Survey Areas











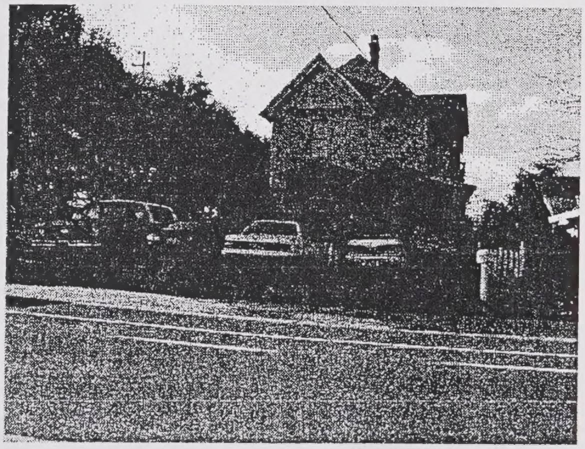


Figure 7-2
Examples of Parcels Evaluated

As indicated in Table 7-10, peeling paint is the most common problem in the Old Town/Central Rocklin area, with one out of four housing units needing repainting. Nearly one-fifth (19%) of homes are in need of minor roof repairs and 18% have minor maintenance issues. Most housing units are structurally sound; approximately 13% of residential structures are in need of minor to significant repairs to ensure structural integrity.

Table 7-10
Old Town Rocklin Housing Condition Survey Results

Condition	Number of Parcels	% of Total Parcels Surveyed
Structural Integrity		
Minor Repairs Needed	69	10%
Moderate Repairs Needed	12	2%
Significant Repairs/Reconstruction	5	1%
Roofing		
Minor Repairs Needed	131	19%
Re-roofing Needed	24	4%
Roof Replacement Necessary	17	3%
Siding/Stucco		
Needs Repainting	165	25%
Patch and Repair	32	5%
Replace and Paint	14	2%
Windows/Doors		
Repairs Needed	98	15%
Windows and/or Doors Mission	15	2%
Property Maintenance		
Minor Maintenance Issues	118	18%
Moderate Maintenance Issues	39	6%
Substantial Maintenance Issues	11	2%

Source: Field survey, Cotton/Bridges/Associates, 2001/2002.

HOUSING COSTS AND AFFORDABILITY

The cost of housing potentially causes housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of cost burden and overcrowding. This section summarizes the cost and affordability of the Rocklin housing stock to residents.

Sales and Rental Survey: Table 7-11 provides a summary of sales and rental prices of housing in Rocklin. In 2001, nearly 1,200 single-family homes were sold in Rocklin, of which 698 had complete sales records and have been summarized below. These sales include the resale of existing homes as well as sales of new homes. The median price for a single-family home was $152,000 for a two-bedroom unit, $222,864 for a three-bedroom unit, and $290,000 for a four-bedroom unit. Condominiums provide a slightly lower cost homeownership alternative in Rocklin. However, only a very limited number of condominium or townhome units (23) were sold in 2001. The median price was $146,000 for a two-bedroom unit and $162,500 for a three-bedroom unit.

Apartment rents vary by location as well as the quality and level of amenities available. According to an apartment survey conducted by City staff in February 2002, the median asking rents for market-rate apartment units in Rocklin are as follows: $780 for a one-bedroom unit, $915 for a two-bedroom unit, and $1,225 for a three-bedroom unit. (Rental data were compiled for 29 apartment complexes. Nine of these complexes were government-assisted or senior-restricted projects charging reduced rents and were therefore not included in Table 7-12.)

Table 7-11
Market Home Sales and Apartment Rents

Housing Type	Bed-rooms	Units Sold	Range	Median	Average
Homes[1]	1	3	$117,000 - $215,000	$118,500	$150,167
	2	33	$106,500 - $315,000	$152,000	$167,279
	3	372	$100,000 - $1,129,090	$222,900	$228,346
	4	251	$160,000 - $1,165,000	$290,000	$302,301
	5	39	$164,000 - $475,000	$331,500	$332,051
Condos[1]	1	3	$105,000 - $108,000	$105,500	$106,167
	2	9	$134,000 - $175,000	$146,000	$148,778
	3	11	$155,000 - $185,000	$162,500	$167,364
	Bed-rooms	Buildings in Survey	Range	Median	Average
Rentals[2]	1	15	$609 - $1,015	$780	$782
	2	20	$729 - $1,550	$915	$987
	3	11	$841 - $1,550	$1,225	$1,219

Sources: [1] Dataquick, 2002; [2] Apartment Survey, Community Development Department, City of Rocklin, February 2002.

Housing Affordability: Affordability of the housing stock in the community can be inferred by comparing the cost of renting or owning a home in Rocklin with the maximum costs a household can afford if earning a certain income level. Taken together, this information can indicate who can afford what size and type of housing as well as what type of households most likely would experience overcrowding or cost burden.

The U.S. Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine the maximum affordable payments of different households and their eligibility for federal housing assistance. In evaluating affordability, it should be noted that the maximum affordable price refers to the maximum amount that could be paid by households in the top of their respective income category. Households in the lower end of each category (e.g. 25% of Median Family Income (MFI)) will have less "purchasing power" and more limited housing opportunities than those in the upper end of the income range. In 2001, the MFI for Placer County was established at $71,600 by HUD. Table 7-12 shows the annual income for lower and moderate-income households by household size and the maximum affordable housing payment based on the federal standard of 30% of household income. Standard housing costs for utilities, taxes, and property insurance are also indicated. From these income and housing cost figures, the maximum affordable home price and rent is determined.

Table 7-12
Housing Affordability Matrix (2001)

Income Group	Estimates Based on Income at 80% to 100% of Each Income Group			
	Annual Income	Monthly Affordable Payment	Maximum Affordable Price	
			Ownership	Rental
Very Low (50% or less of MFI)				
One Person	$15,760-$19,700	$394-$493	$63,800-$79,800	$344-$443
Small Family	$20,280-$25,350	$507-$634	$82,100-$102,700	$407-$534
Large Family	$24,320-$30,400	$608-$760	$98,500-$123,100	$458-$710
Low (51% to 80% of MFI)				
One Person	$25,240-$31,550	$631-$789	$102,200-$127,800	$581-$739
Small Family	$32,440-$40,550	$811-$1,014	$131,400-$164,200	$711-$964
Large Family	$38,920-$48,650	$973-$1,216	$157,600-$197,000	$823-$1,166
Moderate (81% to 120% of MFI)				
One Person	$37,840-$47,300	$946-$1,183	$153,300-$191,600	$896-$1,133
Small Family	$48,640-$60,800	$1,216-$1,520	$197,000-$246,200	$1,116-$1,470
Large Family	$58,360-$72,950	$1,459-$1,824	$236,400-$295,400	$1,309-$1,774

Notations:

1. Small Family = Three persons; Large Family = Five persons
2. Monthly affordable payment is based on payments of no more than 30% of household income.
3. Maximum affordable home price is based on down payment of 10%, annual interest of 7%, a 30-year mortgage and monthly payment of 30% of gross household income. The maximum affordable home price is also adjusted for the costs of utility, insurance, and property tax.
4. Maximum affordable rent includes a deduction for utility costs, which are assumed to be $50 for a one-person household, $100 for a three-person household, and $150 for a five-person household.

Affordability by Household Income: Table 7-12 shows the maximum amount that a household can pay for housing each month without exceeding the 30% income-housing threshold for cost burden. This amount can be compared to current housing prices (Table 7-11) to determine what types of housing opportunities a household can afford.

- **Very Low-Income Households:** Very low-income households earn 50% or less of the County median family income – up to $19,700 for a one-person household and up to $25,350 for a five-person household. Given the costs of single-family homes and condominiums in Rocklin, very low-income households are limited to rental housing.

  Average apartment rents in Rocklin are as follows: $774 a one-bedroom unit, $939 for a two-bedroom unit, and $1,244 for a three-bedroom apartment. After deductions for utilities, a very low-income household at the maximum income limit can afford to pay up to $710 in rent per month, depending on household size. In practical terms, this means that a one-person household cannot afford an average priced studio without assuming a cost burden. A large family (five or more persons) would have to use more than 30% of its income to afford an adequately sized rental unit. Thus, to live in Rocklin, very low-income households are most likely in need of government housing assistance, including Section 8 rental assistance program and other subsidized housing options.

- **Low-Income Households:** Low-income households earn 51% to 80% or less of the County's median family income - up to $31,550 for a one-person household and up to $48,650 for a five-person household. The affordable home price for a low-income household at the maximum income limit ranges from $127,800 to $197,000. Based on the sales data presented in Table 7-12, most low-income households can afford the median sales price for a one- to two-bedroom single-family home as well as condominiums in Rocklin. Low-income households at the lower end of the income limit may have some difficulty in finding affordable ownership housing, except for some older homes.

  After deductions for utilities, a low-income household can afford to pay up to $1,166 in rent per month, depending on family size. A one-person household can afford some one-bedroom apartments available on the market. Small families can afford the median priced two-bedroom apartment. Large families can afford some three-bedroom units. However, these units are limited in supply and such families will likely experience cost burden or double up to afford housing in the community.

- **Moderate-Income Households:** Moderate-income households earn 81% to 120% of the County's median family income – up to $72,950 depending on household size. The maximum affordable home price for a moderate-income household is $191,600 for a one-person household, $246,200 for a small family, and $295,400 for a five-person family. One-person households and small families can theoretically afford some two- to three-bedroom single-family homes and most condominiums on the market. Large families should be able to afford some three- and four-bedroom homes. However, the down payment and closing costs may prevent many households from achieving homeownership. With a maximum affordable rent payment of between $896 and $1,774 per month, moderate-income households can afford the vast majority of apartment units listed for rent.

When housing becomes unaffordable to residents in a community, two major issues emerge – overcrowding and overpayment. Overcrowding can lead to accelerated deterioration of the housing stock and infrastructure. Overpayment leaves households with limited income for other necessities from health care to home maintenance.

Overcrowding: Overcrowding occurs when a housing unit is occupied by more than one person per room, counting bedrooms, living and dining rooms but excluding bathrooms and kitchens. According to the 2000 Census, overcrowding is not an issue in Rocklin. Only 76 owner-households (0.8%) and 194 renter-households (5%) were considered overcrowded.

Overpayment: A household is considered "overpaying" for housing if it spends more than 30% of its income on housing costs (rent, mortgage, utilities, taxes, insurance). The extent of overpayment in Rocklin is less prevalent than Countywide, indicating that housing in Rocklin is more affordable to its residents than other communities in the County. According to the 2000 Census, 1,412 renter-households (39%) and 2,514 owner-households (25%) were overpaying for housing in Rocklin. Similar to Rocklin, 39% of the renter-households in the County were overpaying for housing; however, almost 29% of the owner-households Countywide were overpaying for housing.

ASSISTED RENTAL HOUSING

Housing that receives governmental assistance is often a significant source of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in Rocklin, evaluates the potential of such housing to convert to market rates during a ten-year planning period (January 2002 to July 2012), and analyzes the cost to preserve those units.

Assisted Housing Inventory: Table 7-13 is an inventory of publicly assisted rental housing projects in Rocklin. A total of 924 assisted rental units are provided within 12 developments, including units assisted through a variety of federal programs. These programs include HUD Section 8 (project-based), Section 236 (mortgage subsidy), Section 202 (mortgage subsidy), Section 515 (rural rental housing and rural cooperative housing), tax credit, and redevelopment set-aside funds

Table 7-13
Inventory of Publicly Assisted Rental Housing

Project Name	Total Units	Assisted Units	Household Type	Funding Source(s)	Earliest Expiration of Affordability
College Manor Apartments	32	32	Family	Section 8; Section 236(j)(1)	5/31/2004 (At Risk)
Lyn-Roc Apartments	67	67	Elderly/ Disabled	Section 8	9/30/2004 (At Risk)
Shannon Bay Apartments	50	50	Family	Section 8; Section 515	2004 (At Risk)
Rocklin Gardens	16	13	Family	Redevelopment	2007± (At Risk)
Landmark Gardens	60	60	Family	Redevelopment	2007± (At Risk)
Hidden Grove	108	86	Family	Redevelopment	2007± (At Risk)
Sunset Street Apartments	104	104	Family	Section 8; Section 515	2011 (At Risk)
Placer West Apartments	44	44	Family	Section 8; Section 515	At Risk
Quarry Oaks	43	42	Elderly	Section 8; Section 202	October 2015 (Not At Risk)
Rolling Oaks Apartments	79	78	Elderly	Section 8; Section 202	December 2016 (Not At Risk)
Villa Serena	236	236	Family	Tax Credit	2040± (Not At Risk)
The Oaks	112	112	Family	Tax Credit	2040+ (Not At Risk)
Total	951	924			

Sources: HUD Section 8 Database, 2004; California Housing Partnership Corporation, 2004.

Loss of Assisted Housing: Covenants and deed restrictions are the typical mechanisms used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower- and moderate-income households in the long term. Over time, the City may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions. As the relatively tight housing market continues to put upward pressure on market rents, property owners are more inclined to discontinue public subsidies and convert the assisted units to market-rate housing.

According to "at risk" assessments conducted by the California Housing Partnership Corporation (CHPC), five assisted housing developments in Rocklin are potentially at risk of conversion to market-rate housing during the 2002-2012 period: the College Manor (32 units), Lyn-Roc (67 units), Shannon Bay (50 units), Sunset Street (104 units), and Placer West (44 units) apartments. All five projects were assisted through the Section 8 program and maintain their affordability using annual or short-term contract renewal. In addition, three locally-funded projects may have use restrictions expiring within the 2002-2012 period. These include: Rocklin Gardens (13 units), Landmark Gardens (60 units), and Hidden Grove (86 units). These projects are not monitored by the California Housing Partnership.

Three of the eight "at risk" projects were developed through the Section 515 mortgage program offered by the former Farmer's Home Administration (FmHA, now replaced by the Rural Housing Services): Shannon Bay, Sunset Street, and Placer West. While these projects have the potential to expire within the planning period, the nature of the Section 515 program makes it extremely unlikely that the projects will be able to prepay and convert to market-rate housing. To qualify for prepayment and conversion, project owners must prove that affordable farmworker housing provided by the projects are no long needed. Recent discussions with FmHA/RHS representatives indicate that very few farmworker housing projects have been able to document that affordable, farm housing is no longer needed in a community. Therefore, the affordability restrictions on the three projects are expected to continue for the entire duration of the loans. Since Shannon Bay, Sunset Street, and Placer West are unlikely to convert during the planning period, preservation of these projects are not analyzed below. The following preservation analysis addresses the College Manor, Lyn-Roc developments, Rocklin Gardens, Landmark Gardens, and Hidden Grove.

Preservation and Replacement Options: To maintain the existing affordable housing stock, the City must either preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; 2) provision of rental assistance to tenants using non-federal funding sources; and 3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multi-family housing units. These options are described below.

- **Transfer of Ownership:** Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance. The estimated market value is for the at-risk units in five projects provided in Table 7-14.

Table 7-14
Market Value of At-Risk Projects

Project Information	Total
1-bedroom Units	140
2-bedroom Units	117
Total Units	257
Annual Operating Cost	$952,250
Annual Gross Income	$2,613,240
Net Annual Income	$1,660,990
Estimated Market Value	$18,270,890

Market value for project is estimated with the following assumptions:

1. Average market rent is $795 for a one-bedroom unit and $910 for a two-bedroom unit (*Source: Springstreet.com, February 2002*).
2. Estimated 130 one-bedroom and 127 two-bedroom units.
3. Average unit size is estimated at 650 square feet for a one-bedroom unit and 850 square feet for a two-bedroom unit (*Source: Springstreet.com, February 2002).*
4. Vacancy rate is assumed at 0% as the projects are usually fully occupied.
5. Annual operating expenses per square foot are estimated to be $5.00.
6. Market value = Annual net project income x multiplication factor.
7. Multiplication factor for a building in moderate condition is 11.

Current market value for the units is estimated on the basis of the project's potential annual income, and operating and maintenance expenses. As indicated below, the estimated market value of the five projects is $18.3 million. (These estimates are provided for purposes of comparison and understanding the magnitude of costs involved and by no means represent the precise market values of these projects. The actual market values at time of sale will depend on market and property conditions, among others.)

- **Rental Assistance:** Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 257 at-risk affordable units. These rent subsidies can be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30% of household income) and what HUD estimates as the fair market rent (FMR) on the unit. In Placer County, the fair market rent (2001) is determined to be $547 for a one-bedroom unit and $685 for a two-bedroom unit.

  The feasibility of this alternative is highly dependent upon the availability of non-federal funding sources necessary to make rent subsidies available and the willingness of property owners to accept rental vouchers. As indicated in Table 7-15, the total cost of subsidizing the rents at all 257 at-risk units is estimated at $53,513 per month or $642,150 annually.

Table 7-15
Rental Subsidies Required

Unit Size	Total Units[1]	Fair Market Rent	Household Size	Very Low Income (50% AMI) [2]	Affordable Cost – Utilities[3]	Monthly Per Unit Subsidy	Total Monthly Subsidy
1-br	140	$547	1	$19,700	$393	$155	$21,630
2-br	117	$685	2	$22,500	$413	$273	$31,883
Total	257						$53,513

1. Of the 31 units in College Manor Apartments, 10 are one-bedroom units and 21 are two-bedroom units. Of the 67 assisted units in Lyn-Roc Apartments, 60 are one-bedroom units and 7 are two-bedroom units.
2. Fair Market Rent (FMR) is determined by HUD. In Placer County, the FMR (2001) is $547 for a one-bedroom unit and $685 for a two-bedroom unit.
3. 2001 Area Median Household Income (AMI) limits set by HUD. In Placer County, the area median income limit for a very low-income household is $19,700 for a one-person household and $22,500 for a two-person household.
4. Affordable cost = 30% of household income minus estimated utility allowance of $100 for a one-bedroom unit and $150 for a two-bedroom unit.

- **Purchase of Affordability Covenants:** Another option to preserve the affordability of the at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or ongoing subsides in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

- **Construction of Replacement Units:** The construction of new low-income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. square footage and number of bedrooms), location, land costs, and type of construction. Assuming an average construction cost of $100,000 per unit, it would cost approximately $19 million (excluding land costs) to construct 257 new assisted units. Including land costs, the total cost to develop replacement units will be even higher.

Cost Comparisons: The above analysis attempts to estimate the cost of preserving the at-risk units under various options. The cost of acquiring the two projects and transferring ownership to non-profit housing organizations is high ($18.3 million). In comparison, the annual costs of providing rental subsidies to preserve the 257 assisted units are relatively low ($642,150). However, long-term affordability of the units cannot be ensured in this manner. The option of constructing 257 replacement units is very costly ($19 million, excluding land costs) and constrained by a variety of factors, including growing scarcity of land zoned for residential use and rising land costs. The most financially feasible option may be the purchase of affordability covenants.

7.4 REGIONAL HOUSING NEEDS

Rocklin has both existing and future housing needs. Existing needs are quantified in terms of the number of households with housing problems (as defined below). Future needs refer to the community's anticipated housing need between 2000 and 2007, as determined by the City's allocated share of future housing anticipated to be needed.

EXISTING HOUSING NEED

A continuing priority for the community is to enhance or maintain the quality of life. One measure of quality of life is the extent of "housing problems" that exist. The federal Department of Housing and Urban Development (HUD) has developed an existing needs statement that details the number of households living in overcrowded conditions, experiencing a housing cost burden, or both. Overcrowding refers to when a housing unit is occupied by more than one person per room, excluding kitchens, bathrooms, hallways, and porches. Cost burden refers to a household paying 30% or more of its gross income on housing costs (either mortgage payment or rent), including costs for utilities, property insurance, and real estate taxes.

Overcrowding: Overcrowding occurs when housing costs are so high relative to income that families need to double up in a housing unit to afford rents and pay for other basic needs, such as food and medical care. Overcrowding tends to result in accelerated deterioration of homes, a shortage of parking, and additional traffic. Thus, maintaining a reasonable level of occupancy and alleviating overcrowding are critical to enhancing the quality of life in a community.

The overall level of overcrowding in Rocklin was 3% (203 households) in 1990. In terms of tenure, 5% of the renter households (119) and 2% of the owner households (84) lived in overcrowded conditions. Overcrowding rates vary significantly by household income, type, and size. Generally, lower-income households and large families exhibit higher levels of overcrowding, which is also the case in Rocklin. HUD estimated that 18% of the large renter households and 31% of the lower-income large renter households in Rocklin were living in overcrowded homes in 1990.

Cost Burden: Housing cost burden occurs when housing costs increase faster than income. Generally, housing costs in the greater Sacramento area have been relatively affordable in comparison to price levels in the San Francisco Bay Area. Nevertheless, home prices and rents are rising in Sacramento and surrounding counties, with cost burden likely to become an increasingly important issue, especially for lower- and moderate-income households.

In 1990, 34% of the households (2,442) in Rocklin paid 30% or more of gross income on housing costs, including costs for utilities, property insurance, and real estate taxes. In particular, 41% of the renter households (914) and 32% of the owner households (1,528) were cost burdened. Like overcrowding, the level of cost burden also varies by household income, type, and size. Half of Rocklin's elderly renters, compared to 36% of small renter families and 40% of large renter families, had a housing cost burden. Also noteworthy is that 86% of the lower-income large renter families were cost burdened. Among homeowners, over 70% of families experienced this problem. As home prices continue to increase, the need for homeownership assistance is likely to increase.

FUTURE HOUSING NEEDS

Future housing need refers to the share of the regional housing need that has been allocated to the City. The State Department of Housing and Community Development (HCD) supplies a regional housing goal number to the Sacramento Area Council of Governments (SACOG), which is then distributed into four income categories. SACOG is then mandated to allocate the numbers to city and county jurisdictions in the region. In allocating the region's future housing needs to jurisdictions, SACOG is required to take the following factors into consideration pursuant to Section 65584 of the State Government Code:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Loss of units in assisted housing developments
- Over-concentration of lower-income households
- Geological and topographical constraints

SACOG completed its Regional Housing Needs Plan (RHNP) in September 2001. The RHNP addresses housing issues that are related to future growth in the region. The RHNP allocates to each city and county a "fair share" of the region's projected housing needs by household income group. The Plan covers a seven and half-year period.

The major goal of the RHNP is to assure a fair distribution of housing among cities and counties, so that every community provides an opportunity for a mix of housing affordable to all economic segments. The housing allocation targets are not building requirements, but goals for each community to accommodate through appropriate planning policies and land use regulations. Allocation targets are intended to assure that adequate sites and zoning are made available to address anticipated housing demand during the planning period and that market forces are not inhibited in addressing the housing needs of all economic segments of a community.

The Plan's fair share adjustment allocates future (construction) need by each income category in a way that meets the State mandate to reduce the over-concentration of lower-income households in one community versus another community. The allocation methodology derives future goals for each community based on SACOG's objective of achieving the regionwide income distribution in each jurisdiction over thirty years (between 1990 and 2020). The extent of the adjustment depends on how much the jurisdiction's base year (1990) income distribution differs from the regional average.

According to the RHNP, Rocklin's share of regional future housing needs is a total of 3,353 new units for the 2000 to 2007 period. This allocation is distributed into four income categories, as shown below in Table 7-16.

Table 7-16
Housing Needs for 2000-2007

Income Category (% of County MFI)	Number of Units	Percent
Very Low (50% or less)	876	26%
Low (51 to 80%)	610	18%
Moderate (81% to 120%)	640	19%
Above Moderate (Over 120%)	1,227	37%
Total	3,353	100%

Source: Final Regional Housing Needs Plan, SACOG, 2001.

7.5 MARKET CONSTRAINTS

Land costs, construction costs, and market financing can potentially hinder the production of new residential projects. Although many factors limiting housing production are market driven, jurisdictions have some control in instituting policies and programs to address the constraints or limiting factors.

DEVELOPMENT COSTS

Construction costs vary widely according to the type of development, with multi-family housing generally less expensive to construct than single-family homes. However, there is wide variation within each construction type, depending on the size of unit and the number and quality of amenities provided, such as fireplaces, swimming pools, and interior fixtures among others.

In 2001, the International Conference of Building Officials (ICBO) established the average cost of labor and materials for a typical Type V wood frame house. These cost estimates are based on "good" quality construction, providing materials and fixtures well above the minimum required by state and local building codes. The average per square foot cost for "good" quality housing is $80 for multi-family housing and $90 for single-family homes.

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sales prices. In addition, prefabricated factory-built housing may provide for lower priced housing by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As the number increases, overall costs generally decrease as builders can benefit from the economies of scale.

Another key component is the price of raw land and any necessary improvements. Based on recent (2001) sales information, the average residential land cost for improved residential parcels within the City of Rocklin is estimated at $6 per square foot for a fully developed single-family lot. Land write-downs are a tool used by local governments to support the development of affordable housing in exchange for affordability controls.

MORTGAGE AND REHABILITATION FINANCING

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases, improvements and refinancing, whether financed at market rate or with government assistance.

Tables 7-17 and 7-18 summarize the disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within the City of Rocklin. Included is information on the percentage of loans that are "approved" and "denied" by applicants of different income levels. The status of "other" loans indicates loan applications that were withdrawn by the applicant or closed for incomplete information.

Home Purchase Loans: In 2000, a total of 1,687 households applied for conventional loans to purchase homes in Rocklin. Approximately 71% of the loan applicants were above moderate-income (120% or more of County median family income or MFI) households. Moderate-income (81 to 120% of MFI) and lower-income (<80% of MFI) households accounted for 17% and 9% of loan applicants, respectively. The overall loan approval rate was 79%. As expected, the approval rates for home purchase loans increased with household income, though not dramatically. The approval rate was 76% for lower-income households, 79% for moderate-income households and 80% for above moderate-income households.

A total of 185 applications were submitted for the purchase of homes in Rocklin through government-backed loans (e.g. FHA, VA). To be eligible for such loans, residents must meet the established income standards. Not surprisingly, the majority (58%) of applicants for government-backed loans were lower- or moderate-income households. The overall loan approval rate was 83%. In particular, the approval rate was 78% for lower-income households, 86% for moderate-income households and 82% for above moderate-income households.

Table 7-17
Disposition of Home Purchase Loans

Applicant Income	Conventional Loans				Government-Backed Loans			
	Total	Approved	Denied	Other	Total	Approved	Denied	Other
Lower	153	76%	11%	12%	36	78%	17%	6%
Moderate	288	79%	8%	13%	72	86%	8%	6%
Above Moderate	1,199	80%	9%	11%	71	82%	4%	14%
N.A.*	47	70%	13%	17%	6	83%	0%	17%
Total	1,687	79%	9%	12%	185	83%	8%	9%

Source: Home Mortgage Disclosure Act (HMDA) data, 2000.

N.A. Loan applicants who chose not to disclose their income.

Home Improvement Loans: A total of 283 Rocklin households applied for home improvement loans in 2000. Approximately 95% of these applications (270) were for conventional loans, with the remaining 5% (13) for government-backed loans. For conventional home improvement loans, the overall approval rate was 69%. Above moderate-income households accounted for the largest share of loan applicants (71%), followed by moderate-income (18%) and lower-income households (8%). Among the three income groups, above moderate-income households had the highest approval rate at 74%, while moderate-income households had the lowest rate at 53%.

Table 7-18
Disposition of Home Improvement Loans

Applicant Income	Conventional Loans				Government-Backed Loans			
	Total	Approved	Denied	Other	Total	Approved	Denied	Other
Lower	23	65%	35%	0%	3	0%	67%	33%
Moderate	49	53%	43%	4%	4	25%	75%	0%
Above Moderate	191	74%	24%	2%	5	40%	40%	20%
N.A.*	7	57%	43%	0%	1	100%	0%	0%
Total	270	69%	28%	3%	13	31%	54%	15%

Source: Home Mortgage Disclosure Act (HMDA) data, 2000.

N.A. Loan applicants who chose not to disclose their income.

To address potential private market lending constraints and expand homeownership and home improvement opportunities, the City of Rocklin offers and/or participates in a variety of programs. These include the First Time Homebuyers and Housing Rehabilitation programs offered by the Rocklin Redevelopment Agency. Such programs assist lower- and moderate-income residents by increasing access to favorable loan terms to purchase or improve their homes.

7.6 GOVERNMENTAL CONSTRAINTS

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues may present constraints to the maintenance, development and improvement of housing. This section discusses potential governmental constraints in Rocklin.

LAND USE CONTROLS

The Land Use Element sets forth City policies for guiding local land use development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses. The City is in the process of updating its General Plan, including the Land Use Element. However, no major change to land use policies in the City is expected. Table 7-19 shows the land use categories in Rocklin that permit residential use.

Table 7-19

Land Use Categories Permitting Residential Use

General Plan Land Use Category	Zoning District(s)	Density (Units per Acre)*	Character
Rural Residential	RE-1AC, RE-2AC, RA-3, RA-5, RA-10	Less than 1	Large lot rural residential areas on parcels ranging from one to ten acres.
Low Density Residential	R1-12.5, R1-15, RE-20, RE-30, RE-1AC	1 to 3	Residential estate areas on parcels ranging from 12,500 square feet to one acre.
Medium Density Residential	R1-5, R1-6, R1-7.5, R1-10, R1-12.5	4 to 8	Areas where single-family homes do not exceed two stories in height or cover more than 40 percent of the site.
Medium High Density Residential	R-2, R-3	9 to 15	Areas were multi-family residential structures do not exceed two stories, and are in close proximity to commercial and public facilities.
High Density Residential	R-3	16 to 20	Areas of multi-family development in close proximity to commercial and public facilities, arterial and collector streets, and other intensive uses.

Source: Land Use Element, City of Rocklin General Plan, 1991.

* Rounded to the nearest whole number.

RESIDENTIAL DEVELOPMENT STANDARDS

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. The Ordinance sets forth specific residential development standards, which are summarized in Table 7-20. The parking requirements are indicated in Table 7-21 on the following page.

Table 7-20
Residential Development Standards

Zoning District	Maximum Building Height (ft.)	Minimum Lot Area (sq.ft.)		Minimum Lot Width (ft.)		Setbacks (ft.): Front, Rear, Interior Side, Street Side	Maximum Lot Coverage (%)
		Interior	Corner	Interior	Corner		
RE-1 Ac	30	1 ac	1 ac	150	150	50, 50, 20, 30	20
RE-2 Ac	30	2 ac	2 ac	200	200	50, 50, 20, 30	10
RE-20	30	20,000	20,000	100	110	35, 30, 10, 20	25
RE-30	30	30,000	30,000	125	130	35, 30, 10, 20	20
R1-5	30	5,000	5,000	50	50	20, 20, 5, 10	35
R1-6	30	6,000	6,500	60	65	25, 20, 5, 10	40
R1-7.5	30	7,500	8,000	75	80	25, 25, 7.5, 10	35
R1-10	30	10,000	10,000	80	85	30, 25, 10, 10	35
R1-12.5	30	12,500	12,500	95	90	30, 30, 10, 10	35
R1-15	30	15,000	15,000	95	110	30, 30, 10, 5	35
R-2	30	7,000	7,000	60	65	25, 20, 5, 10	50
R-3	30	6,000	6,500	60	65	20, 15, 10, 15	60

Source: Zoning Ordinance, City of Rocklin, 2000.

Table 7-21
Parking Requirements

Type of Residential Development	Required Parking Spaces
Single-family dwellings	2 garage spaces per unit
Apartments, triplexes	1.5 spaces (1 covered) for 1-bedroom unit 2 spaces (1 covered) for units with 2 bedrooms Plus 25 percent paved visitor spaces
Townhouses, condominiums	1.75 spaces (1 enclosed garage) for studio and 1-bedroom unit 2.45 spaces per unit with 2 bedrooms
Secondary residential units	1 space (uncovered) for 1-bedroom unit 2 spaces (1 enclosed garage) for units with 2 bedrooms
Rest homes	1 space per bed
Rooming houses, boardinghouses	1 space per guestroom, plus 1 for every 4 guestrooms for guest

Source: Zoning Ordinance, City of Rocklin, 2000.

Generally, development standards can limit the number of units that may be constructed on a particular piece of property. These include density, minimum lot and unit sizes, height, and open space requirements. By limiting the number of units that could be constructed, the per unit land costs would necessarily be higher and, all other factors being equal, result in higher development costs that could impact housing affordability.

Overall, development standards in Rocklin are comparable to similar communities. However, parking requirements for apartments, condominiums, and townhomes may be higher than typically required. To facilitate affordable housing development, the City offers a variety of incentives, including reduction/waiver of garage parking requirements. Specifically, for units affordable to lower-income households, the requirement for one covered space per unit is waived at the request of the applicant. Projects meeting the requirements of the Density Incentive Program (Program 16) are eligible to receive density increases and may also receive additional regulatory concessions such as reductions in parking requirements. Recently, The Oaks, an affordable housing development offering 112 units, received a reduction in parking. Between January 2000 and January 2002, 662 multi-family units were constructed in the City, accounting for 24% of all units built in the City during that period. This level of construction is higher than the proportion of multi-family housing (22%) among the City housing stock.

The City's development standards do not constrain development to achieve the maximum densities permitted. One of the most recently approved multi-family developments – Sunset West Parcel 2A – proposes to develop 192 units at 17.8 units per acre in a PD-18 zone.

Flexibility in Development Standards: The City offers various mechanisms to provide relief from development standards that are typically required of all residential projects under the Zoning Ordinance. These mechanisms include the Density Increase Incentive Program, Planned Development (PD) Zone, and the Historic District (H-D) Zone.

- **Density Increase Incentive Program:** To facilitate the development of housing for lower- and moderate-income households, the City offers the Density Increase Incentive Program. Under this program, the City may offer a density increase of up to 25% over the otherwise maximum allowable residential density of a location. Additional incentives may also be provided, including the use of federal and State funds when available, a reduction of minimum square footage and garage requirements and a 20% discount of all City fees due and payable at the time the building permit issuance. (The discount excludes any fees levied by special districts, such as water, sewer, and school districts.) To qualify for a density increase or other incentives, the following criteria must be met:

    - The development must consist of five or more units.

    - The developer must agree to allocate at least 20% of the total units of the development for low-income households or 10% for very low-income households. For sites zoned for 19 units per acre or more, 5% of the units must be for very low-income households and at least 10% for low-income households. For condominium conversions, 33% of the total units must be set aside for very low, low, or moderate-income households.

    - The City may offer a density increase of 25% on projects that provide at least 20% of ownership units for households earning between 80 and 100% of the County median income. Pursuant to AB 1866 (Chapter 1062, Statutes of 2002 [Government Code Section 65915]), a 25% density increase is mandated as part of the State's density bonus law, if a developer includes 20% of the condominium units as housing affordable to moderate income households. The City's current density incentive ownership housing is consistent with the revised State density bonus law. Under the City's program, a density increase is also available to other ownership units (single-family homes). The State density bonus law does not regulate density incentives for single-family developments. Therefore, additional incentives offered by the City for single-family developments do not constitute an inconsistency with State law.

    When a development is approved for a density increase or other incentive, the developer and the City enter into an agreement to maintain the affordability of units for lower- and moderate-income households for a period of time not to exceed 30 years.

- **Planned Development or PD Zone:** The PD zone is adopted for three major goals: (1) to encourage a creative and more flexible approach to the use of land; (2) to maximize the choices of living arrangements available to City residents; and (3) to encourage the efficient allocation and maintenance of privately controlled common open space through the redistribution of overall density where desirable and feasible. Various land uses may be combined in a planned development zone, including combinations of residential, commercial, industrial, utility, institutional, education, cultural, recreational, and other uses.

Several PD residential zones are available. The underlying General Plan designations determine the permitted uses and densities that can be developed in the PD zones. For example, PD-15 correlates with the Medium High Density Residential designation where two-story multi-family housing is anticipated. PD-18 and PD-20 correlate with the High Density Residential designation. The PD zoning allows for flexible development standards and creative use of open space in order to maximize the use of land than would otherwise be provided in a non-PD-zoned parcel.

To develop as a PD zone, a general development plan must be prepared. The plan specifies the uses, location of such uses, intensity of land use, and other development criteria. The general development plan will be submitted to the Planning Department for review. After review by the Planning Department, the proposed general development plan will be forwarded to the Planning Commission and City Council as a proposed rezoning of the property.

- **Historic District (H-D):** In addition to the residential districts summarized in Table 7-20, housing is permitted in the Front Street Historic District or H-D zone. The H-D zone is established to enhance the value and distinctive character of Rocklin's historic Front Street area that exists along First Street, between Rocklin Road and Farron Street. The City recognizes the need to control development of land within the Front Street historic district in order to create an exciting and visible community, capitalizing on the area's proud heritage. To achieve this purpose, the Zoning Ordinance establishes restrictions upon the use and erection of new buildings and structures and the alteration of existing and relocated structures in the district. A variety of uses are allowed in the H-D zone with a use permit, including a full range of commercial uses, tourist shops, hotels, motels, shopping centers, as well as residential uses. Apartments and condominiums are permitted in the H-D zone, subject to a conditional use permit (CUP).

PROVISIONS FOR A VARIETY OF HOUSING

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of a variety of housing types for all economic segments of the population. This includes single-family homes, multi-family housing, second units, mobile homes, emergency shelters and transitional housing, among others. Table 7-22 below summarizes the various housing types permitted within the City's zoning districts.

Table 7-22

Housing Types Permitted by Zone

Housing Types Permitted	RE-1 Ac	RE-2 Ac	RE-20	RE-30	R1-5	R1-6	R1-7.5	R1-10	R1-12.5	R1-15	R-2	R-3
Single-Family	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
Duplexes											Y	*C*
Triplexes											Y	*C*
Apartments, townhouses, condominiums												*C*
Secondary Unit	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Mobile Home Parks	*C*	*C*	*C*	*C*	*C*	*C*	*C*	*C*	*C*	*C*	*C*	*C*
Community Care Facility					*C*	*C*	*C*	*C*	*C*	*C*	*C*	*C*

Y = Permitted *C* = Permitted Subject to a Conditional Use Permit (CUP)

Source: Zoning Ordinance, City of Rocklin, 2000.

Besides single-family homes, the City provides for various other housing types to meet the special needs of the community, including persons earning lower income, seniors, the disabled, the homeless, and agricultural workers, among others.

Multi-Family Housing: According to the State Department of Finance (2000), multi-family housing makes up approximately 22% of the existing housing stock in Rocklin. The Zoning Ordinance expressly permits duplexes and triplexes in the R-2 zone. In addition, duplexes, triplexes, apartments, townhouses, and condominiums are permitted in the R-3 zone, subject to a CUP. While the requirement for a CUP may appear to constrain the development of multi-family housing, numerous large apartment complexes have been approved and completed in recent years. These projects include The Meridian (452 units), Sunset Summit (344 units), The Winstead (208 units), Stanford Heights (170 units), and Emerald Pointe (164 units). In addition, two multi-family projects totaling 542 units are under construction and a third project providing an additional 192 units has been approved. Multi-family housing in the City is primarily processed as a PD, providing flexibility in development standards. Given the City's success in providing multi-family housing, development standards and permit processing procedures do not appear to be onerous or serve to constrain multi-family housing development. Nevertheless, the

City has established an objective to review its multi-family housing standards and procedures to further facilitate affordable housing development in the City (Program 19).

Secondary Residential Units: The Zoning Ordinance defines a secondary residential unit as a second independent single-family dwelling unit containing its own sleeping quarters, kitchen and bathroom facilities, and entrance from the outside, located on a single-family lot. A second unit may either be attached to or detached from the principal dwelling unit. Second units are conditionally permitted in all residential zones, except for the higher density R-2 and R-3 zones.

AB 1866 (Chapter 1062, Statutes of 2002 [Government Code 65915]) requires the approval of secondary units through a ministerial process rather than a discretionary process. Currently, the City requires a CUP for secondary units. The City has revised its Zoning Ordinance to comply with State law.

Mobile Homes: Approximately 3% of Rocklin's housing stock consists of mobile homes. Mobile home parks are permitted in all residential zones, subject to a CUP. Four large mobile home parks with a total of over 400 mobile homes are located in Rocklin: the Rocklin, Royal Oaks, Shady Spot, and Sierra Lakes mobile home parks.

Community Care Facilities for Persons with Disabilities and Foster Youth: The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer disabled persons is a residential use for the purpose of zoning. A State-authorized, certified or licensed family care home, foster home, or group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes than otherwise required for homes in the same district.

Through the Conditional Use Permit process, the Rocklin Zoning Ordinance permits community care facilities serving more than six persons in various Planned Development zones, all residential zones, except the rural RE districts. Typical conditions for approval relate to issues such as the operation and performance of such facilities, primarily security and parking requirements. Approval requires a public hearing before the Planning Commission only, unless the facility exceeds 100,000 square feet or is three stories or higher, in which case a public hearing before the City Council is required. The City will continue to comply with State law with regard to group homes and State licensed community care facilities. Specifically, the City will continue to comply with State law regarding group home residency among unrelated persons.

Farmworker Housing: The Zoning Ordinance does not expressly address housing for agricultural workers. However, Rocklin is home to three multi-family residential projects developed through the Section 515 mortgage program offered by the Farmer's Home Administration (FmHA) program. These projects include the 50-unit Shannon Bay, 104-unit Sunset Street, and 44-unit Placer West apartments. Due to Rocklin's growth in population, the City no longer qualifies for FmHA funding.

Transitional Housing and Emergency Shelters: Transitional housing is typically defined as temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing or for youth who are moving out of the foster care system. An emergency shelter is a facility that provides shelter to homeless families and/or individuals on a limited short-term basis. Rocklin's Zoning Ordinance does not expressly address transitional housing facilities and emergency shelters for the homeless.

DEVELOPMENT PERMIT PROCEDURES

Generally, the processing time needed to obtain development permits and required approvals is commonly cited by the development community as a prime contributor to the high cost of housing. In Rocklin, the development permit procedure begins with the preliminary site plan review. The City requires that a pre-application meeting be held with a staff planner prior to submitting most applications for planning entitlements and permits. The purpose of the pre-application meeting is to expedite application processing by enabling staff to work with the applicant to assure that the submitted application materials are in proper format and that the applicant understands the City's goals, policies and ordinances that may affect the project. In most cases, staff also suggests that the applicant discuss his request with the neighbors surrounding the project before filing an application. The neighbor's response could have an impact on the project design and hearing process.

Upon completion of the pre-application meeting(s), the formal planning application can be submitted along with the proper documents and fees. The Planning Department will process an application and refer it to other departments and outside agencies for comments. The Planning Department will inform the applicant in a timely manner, about any significant comments and requirements received from other departments and agencies.

The Planning Department will process applications which require a hearing before the Planning Commission or City Council. Staff will discuss the proposed request with the applicant, possible staff recommendations, filing and hearing dates, as well as application forms and fees. The applicant or his representative must be present at any hearing to explain requests and to answer questions. A favorable decision may also include conditions necessary to carry out the provisions and intent of the Zoning Ordinance.

If an application included a tentative subdivision or parcel map that was approved during the public hearing process, the applicant can submit the final map and final improvement plans to the Engineering Department. The Engineering Department checks the plans for compliance with city engineering standards as well as makes sure all Planning Commission or City Council conditions imposed on the tentative map have been included. In order to expedite the process, it is recommended that the applicant make sure all Commission or Council conditions have been identified with the final map submittal. The map will also be submitted to other appropriate departments such as fire and utility agencies.

After the public hearing or in the case of a tentative map, after recordation of the final map, the applicant's architect and/or engineer can begin preparing working drawings for submittal to the Building Department. The Building Department then routes the plans to other appropriate departments, including Planning. Submitting formal building permit plans to the Building Department prior to the hearing may expedite the process, but entails a certain risk on behalf of the developer.

Once the necessary permits have been obtained from the Building Department and construction commences, the Planning Department inspects for the following:

- Compliance with conditions of approval imposed by the City Council and Commission;
- Compliance with the Zoning Ordinance;
- Compliance of architectural detail, materials and colors as approved;
- Compliance with requirements for screening of mechanical equipment, outdoor lighting fixtures, landscape completion, parking requirements and signage.

When the above work has been completed, the applicant should notify the Planning Department to request a final inspection. A planner will ensure that all Planning Department provisions have been completed. Final clearance for issuance of a Certificate of Occupancy will be forwarded to the Building Department. Table 7-23 summarizes the typical review and processing time frames by type of development.

Table 7-23

Development Review Process

Type of Development	Approving Authority	Approximate Planning Processing Time	Building Permit Review Time* (working days)
Single-Family Tentative Maps	City Council	6 months with Negative Declaration; 12-18 months with EIR	1st review: 5-10 days 2nd review: 20 days
Single-Family Homes	Staff (most homes)	Simultaneous with building permit review	1st review: 15-20 days 2nd review: 45 days
	Planning Commission (very few homes)	4 months	1st review: 15-20 days 2nd review: 45 days
Condominiums	City Council	6 months with Negative Declaration	1st review: 15-20 days 2nd review: 45 days
Apartments	City Council	4 months with Negative Declaration	1st review: 15-20 days 2nd review: 45 days
Secondary Residential Units	Staff	Simultaneous with Building Permit	1st review: 15-20 days 2nd review: 45 days

Source: Community Development Department, City of Rocklin, March 2002.

* Timing for second reviews is based on when an applicant can turn around his/her second submittal with all the corrections that were noted by the City in the first review.

As indicated above, the planning processing time is approximately four months for apartments and six months for condominiums. These are reasonable timeframes, especially compared to communities where it could take years to process and approve multi-family developments. Rocklin's development permit procedures are necessary to ensure proposed projects meet the City's established standards and regulations and do not unduly constrain or delay the development of housing.

FEES AND EXACTIONS

State law authorizes communities to charge developers for providing specific services as well as meeting the resulting service impacts from new development. These development fees are often cited as a constraint to the maintenance, improvement, and development of housing, because these fees raise development costs, a portion of which is ultimately passed down to consumers in the form of higher housing prices. Table 7-24 is a list of planning and development fees levied by the City.

Between July 2002 and July 2003, the City's planning and development processing fees increased. The City's fees are evaluated annually and adjusted to reflect the costs of services, pursuant to AB 1600. In the past few years, when the California State had a healthy budget, the State did not require local jurisdictions to contribute to the PERS system. The City was able to use the portion of General Fund initially set aside for the PERS to help reduce costs of planning and development processing. Since 2003, with the State's budgetary constraints, cities have been required to pay into the PERS system. The City increased the fees to more closely reflect the true costs based on staff time.

Similar to other communities in the region, the City charges a number of development impact fees to provide services and infrastructure for new development. These include fees for traffic, parks (community and neighborhood parks), fire (for certain areas), and two fees for Joint Power Authorities (Highway 65 and Sierra College Boulevard). Specifically, the City's development impact fees are:

- Traffic impact fee - $1,525 per single-family unit and $960 per multi-family unit
- *South Placer Regional Transportation Impact Fee - $1,101 per single-family unit and $676 per multi-family unit
- *Placer County Capital Facilities Impact Fee - $1,932.21 per single-family unit and $1,407.11 per multi-family unit
- Construction tax – 0.105 multiplied by valuation of single-family development and 0.1397 multiplied by valuation of multi-family development
- Fire Service – approximately $500 per unit
- Highway 65 – approximately $900 per unit

Certain fees are set by regional agencies (as indicated by an asterisk above) and are beyond the control of the City, such as the South Placer Regional Transportation Impact Fee, County Capital Facilities Impact Fee, and Highway 65 Fee. Overall, residential development fees charged by Rocklin are comparable to surrounding communities such as Lincoln, Granite Bay, and Roseville (*City of Roseville Housing Element, August 23, 2002*).

Table 7-24
Planning and Development Fees as of July 1, 2003

Service Provided	Fee Amount
Annexation	$7,765
Conditional Use Permit	
City Council Review	$6,145
Planning Commission Review	$5,851 (new building) $4,186 (existing building)
Review of Less Intense Uses (e.g. Second Units)	$2,112
Environmental	
Initial Study (Negative Declaration)	$1,909
Initial Study (Mitigated Negative Declaration)	$2,981
Mitigation Monitoring	$1,147
Environmental Impact Report	$8,400-$45,600
Design Review	$1,880-$3,351
Development Agreement	$16,496
General Development Plan	
First 100 acres	$6,891
Incremental fee each additional 100 acres	$1,773
General Plan Amendment	
First 100 acres	$6,831
Incremental fee each additional 100 acres	$1,282
Tentative Subdivision Map	$8,601 (First 50 lots)
Variance	
Planning Commission Review	$1,813
Administrative-Staff Level Review	$579
Zone Change	
Less than 20 acres	$5,128
Greater than 20 acres	$5,768

Source: Community Development Department, City of Rocklin, July 1, 2003
Note: Fees are typically updated on July 1 of each year. Call the Community Development Department for the updated fees information.

BUILDING CODES AND ENFORCEMENT

The City has adopted the 2001 California Building Standards Code (CBSC), which establishes standards and requires inspections at various stages of construction to ensure code compliance and minimum health and safety standards. The City's Community Development Department carries out code enforcement and inspection activities as a means to preserve and maintain the livability and quality of neighborhoods. City staff investigates violations of property maintenance standards as defined in the Municipal Code as well as other complaints. When violations are identified or cited, staff encourages property owners to seek assistance through the Housing Rehabilitation Program offered by the City. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties which are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing.

Housing for Persons with Disabilities: In compliance with SB 520, the City reviewed its Zoning Ordinance, building code, and development review procedures to determine if constraints exist to accommodate the housing needs of persons with disabilities.

Building Code: The City adopted the 1997 Building Code and 2001 Building Standards. The City's building code requires new multi-family residential construction to comply with Fair Housing Amendments Act, which specifies that ground floor dwelling units in new developments must be adaptable to the physically disabled. The requirements include: 1) adaptive design features for the interior of the units; 2) accessible public use and common use areas; and 3) sufficiently wider doors to allow wheelchair access.

Reasonable Accommodation Procedures: Pursuant to the Fair Housing Amendments Act of 1988, a disabled person or representative may request reasonable accommodation relating to the various land use, zoning, or building codes, rules, and policies, practices, and/or procedures. For rehabilitation projects, such as installation of ramps or interior modifications, the City processes these requests for reasonable accommodation over the counter. No special review is required and therefore, will not constrain the rehabilitation of housing. Some projects require modifications to development standards to accommodate persons with disabilities. The City reviews requests for reasonable accommodation at the staff level. Often requests are processed within one week. Furthermore, the City currently provides zoning flexibility for rehabilitation of existing nonconforming housing (Program 5). Some requests for reasonable accommodation may be processed under these provisions.

The City will place literature regarding the extent of and procedures for requesting reasonable accommodation at public counters. The City will also continue to monitor its development codes and procedures to ensure that no conditions exist to unduly constrain the development of housing for persons with disabilities. When constraints are identified, the City will work to mitigate or eliminate such constraints (see Program 18).

Zoning Ordinance: The Rocklin Zoning Ordinance complies with the Lanterman Developmental Disabilities Services Act in addressing community residential care facilities for persons with disabilities. The Zoning Ordinance does not expressly mention transitional housing facilities that may also benefit persons with disabilities. The Housing Element update includes a program to revise the Zoning Ordinance to address this issue (Program 17).

Overall, the City has no policy, procedure, or regulation that constrains the development of housing for persons with disabilities.

7.7 ENVIRONMENTAL CONSTRAINTS

A community's environmental setting affects the feasibility and cost of developing housing. Environmental issues range from the suitability of land for development, the provision of adequate infrastructure and services as well as the cost of energy. This section summarizes these potential constraints in Rocklin. (Refer to the Safety Element of the General Plan for more detailed analyses and specific mitigation measures addressing each environmental issue or constraint.)

SEISMIC SAFETY

The Rocklin area is subject to moderate to strong ground shaking from large earthquakes on active faults in the Truckee/Lake Tahoe area and the Coast Ranges/San Francisco Bay area. An earthquake on the potentially active Foothills Fault Zone, which runs through Auburn, is less likely, but would probably produce much stronger motion due to the proximity of the Foothills Fault Zone to the Rocklin area.

Historically, seismic activity in the northern Sacramento Valley has been slight in comparison to the rest of California. Throughout recorded history, no major movement has occurred. Earthquakes felt locally are from seismic disturbances to the west of the valley and include the San Andreas, Calaveras and Hayward faults.

FLOODING

Flood threats exist within the Rocklin area on occasion. Perennial streams flowing through the Rocklin area, including Antelope Creek, Secret Ravine Creek, Clover Valley Creek, and Sucker Creek, do not ordinarily carry large volumes of water. Although winter storms occasionally swell these streams to larger than average flows, the increased flows typically cause only very limited flooding that is restricted within existing flood plain areas. The City has a Recreation-Conservation (R-C) designation for all established flood plain areas, and restricts development that would have an adverse impact on flood control. The City also requires new development to detain drainage to maintain peak flow runoff at pre-development levels. Detention can be provided either on or off-site, provided it can be demonstrated that the detention facility will effectively meet City adopted goals and policies with respect to drainage.

FIRE PROTECTION

A significant amount of grassland exists within the Rocklin planning area. Fire danger is especially high in the summer months in these areas. Dry range grass is susceptible to wildland fires that can move quickly if there is a stiff breeze. Several grassland fires have occurred within the Rocklin area in recent years.

The Rocklin Fire Department is responsible for reviewing all development proposals within the City to ensure the proper sizing of infrastructure, provision of adequate access for fire fighting equipment, and identification of fire hazard areas. The City restricts the construction of new buildings within 100 feet of designated fire hazard areas, unless fire retardant roofs are constructed. Fire hazard areas are those that create excessive fire fighting problems due to lot and street configuration.

OTHER HAZARDS

Natural gas and refined petroleum product transmission lines cross through the Rocklin area. A petroleum products storage tank farm operated by Southern Pacific Pipe Lines, Inc. is also located to the southwest of the Sunset Boulevard/Pacific Street intersection. The rupture of transmission lines or petroleum storage tank presents a potential hazard.

The Safety Element provides for various policies to mitigate and address these environmental constraints and safety issues.

7.8 AVAILABILITY OF SITES FOR HOUSING

State law requires each community to play a role in meeting the region's housing needs. As such, the Sacramento Area Association of Governments (SACOG) has allocated the City of Rocklin housing production goals that need to be addressed between 2000 and 2007. This section discusses how Rocklin will provide adequate residential site capacity within the community to accommodate its share of regional housing needs by 2007.

RHNP REQUIREMENT

Under the Regional Housing Needs Plan (RHNP) developed by SACOG, Rocklin has been assigned a housing need target or its share of regional housing needs. This housing target refers to the City's share of new housing needed to accommodate population and employment growth in the region. According to the RHNP, Rocklin's share of regional future housing needs is a total of 3,353 new units for the 2000 to 2007 period. This allocation is distributed into four income categories, as shown below in Table 7-25.

Table 7-25
Housing Needs for 2000-2007

Income Category (% of County MFI)	Number of Units	Percent
Very Low (50% or less)	876	26%
Low (51 to 80%)	610	18%
Moderate (81% to 120%)	640	19%
Above Moderate (Over 120%)	1,227	37%
Total	3,353	100%

Source: Final Regional Housing Needs Plan, SACOG, 2001.

CREDITS TOWARD THE REGIONAL HOUSING NEEDS

Housing units built, under construction, or approved from January 1, 2000 onward can be credited towards meeting the regional housing needs allocated to the City under the RHNP. These units can be subtracted from the City's share of regional housing needs. The City must demonstrate in this Housing Element its ability to meet the remaining housing needs, through the provision of sites, after subtracting the units built, under construction, or approved (Table 7-26).

Table 7-26

Remaining 2000-2007 Share of Regional Housing Needs

Income/ Affordability Category	Regional Housing Needs	Units Constructed		Units Under Construction	Units Approved		Remaining Units Deficit
		Single-Family	Multi-Family	Multi-Family	Single-Family	Multi-Family	
Very Low	876	0	278				-598
Low	610	2	166	180	13	64	-185
Moderate	640	1,150	531	181		64	0
Above Moderate	1,227	1,148	0	181	42	64	0
Total	3,353	2,300	975	542	55	192	-783

Sources: Community Development Department, City of Rocklin, April 2002;
Sacramento Area Association of Governments (SACOG), 2001.

Units Constructed

Between January 2000 and April 2002, a total of 3,275 new housing units were produced in Rocklin, including 2,300 single-family homes and 975 multi-family units. Given local real estate market conditions and information on income restrictions on government-assisted projects, these units are assigned to the four income categories as shown in Table 7-26.

Of the 3,275 new units provided, 975 are multi-family units, of which 348 rental units are affordable units deed-restricted for lower-income households. These affordable units are comprised of the following projects:

- 236 units in Villa Serena
- 112 units in The Oaks at Sunset

Both the Villa Serena and The Oaks projects were assisted through tax credit funding and are restricted for occupancy by households earning 60% or less of the County median income. Given this income eligibility, 80% (278 units) of the units at Villa Serena and The Oaks are assumed to be affordable to and occupied by very low income households. The remaining 20% (70 units) are expected to be affordable to and occupied by low income households.

In addition, Stanford Heights Apartments (170 units) was constructed in 2000 at a density of 16 units per acre and Winstead Apartments (208 units) was constructed in 2001 at 16.8 units per acre. Based on a detailed rent survey conducted by the City in 2002, 18 two-bedroom/one-bathroom apartments and 6 cottages at Stanford Heights are affordable to low income small households at market rate. In the Winstead Apartments projects, there are 72 two-bedroom/two-bathroom units affordable to low income households at market rate. Between the low income units at Stanford Heights and the Winstead Apartments, a total of 96 market rate units are affordable to low income households. The remaining 249 multi-family units constructed in other projects since 2000 are affordable to most moderate income households. Therefore, these units are credited toward the City's share of regional housing needs accordingly.

Four single-family homes were developed with City assistance and are affordable to lower and moderate income households (two low income units within the Killingworth subdivision and two moderate income units at Nevada and Third Street). Determining the exact income levels of households occupying the remaining 2,296 single-family homes is difficult. However, based on housing costs and affordability information presented previously, it is estimated that approximately half of the single-family homes (1,148) completed are occupied by moderate-income households and half by above moderate-income households.

Overall, a total of 278 very low income units, 168 low income units, 1,681 moderate income units, and 1,148 above moderate income units are credited toward the City's share of regional housing needs, as shown in Table 7-26.

Units under Construction

Two market-rate apartment developments are under construction as of July 2003: the 356-unit Rocklin Ranch Apartments and 186-unit Broadstone Apartments. The approved densities are: 15.8 units per acre for Rocklin Ranch Apartments and 16.1 units per acre for Broadstone Apartments. Given the unit sizes and current market rents as demonstrated by the rent survey in 2002, a portion of these units would be affordable to low income households at market rents. Conservatively, this analysis assumes one-third of the units to be affordable to low income households (180 units), one-third to moderate income households (181 units), and the remaining one-third to above-moderate income households (181 units).

Units Approved

A 192-unit apartment development has been approved at Sunset West Parcel 2A. The new project will occupy 10.8 acres and will be developed at a density of 17.8 units per acre, approaching the maximum density permitted in the PD-18 zone. The new project will include 65 one-bedroom and 128 two-bedroom units. Given the unit sizes and current market rents, a portion of these units would be affordable to low income households at market rents. Based on recent trends, this analysis conservatively distributes the potential affordability among the low, moderate, and above moderate income categories equally.

Another single-family subdivision has been approved for the "Reflections" (Reedy Property). The property has a PD-8 zoning and contains 6.3 acres of developable land. A tentative map to create 47 lots has been approved. The conditions for approve require that five of the units be affordable to low income households. In addition, the City is also working with Mercy Housing to develop eight homes (on Oak Ct.) affordable low income households.

Remaining Units to be Provided

Based on construction activities and developments approved, the City has already met its share of regional housing needs for the moderate and above moderate income households. A remaining need of 783 units exists for very low households (598 units) and low income households (185 units). The City must demonstrate the availability of sites with appropriate zoning and development standards that can facilitate and encourage the development of such units.

SITES FOR MULTI-FAMILY DEVELOPMENT

As part of this Housing Element update, City staff identified sites designated for medium-high or high-density residential use that are available for development. Table 7-27 lists these sites and identifies the zoning, acreage, and unit potential (number of units that can be accommodated) on each site. As indicated below, the City contains approximately 51 acres of vacant land that may be developed with multi-family residential uses. Approximately 823 new units may be accommodated on the sites. The sites available vary dramatically in size, from a property smaller than an acre (Mitchell Property) to a parcel with an area of more than 15 acres (Aguilar Area). All multi-family sites (Sunset Pacific Unit 2 and Ostrow Property) with the potential to facilitate lower income housing are large properties adequate to accommodate projects of reasonable size. Combined these two sites have a capacity to accommodate 298 multi-family units. Only the Aguilar Area property, which is zoned R-3, requires a use permit for development of multi-family housing under the Rocklin Zoning Ordinance. The remaining vacant properties are zoned P-D and under the Rocklin Zoning Ordinance do not require a use permit. All these sites are infill sites with infrastructure already in place.

As part of the Land Use Element update, the City is evaluating the appropriate land uses along transportation corridors. The City has identified additional commercial and lower density residential sites that may be more appropriate for higher density residential development. These sites are discussed later in this section.

Table 7-27

Available Sites for Medium-High and High Density Development

Site Name	Zoning	Vacant Acreage	Permitted Density (Units/Acre)[1]	Potential Units/Acre	Unit Potential	Affordability Potential
Aguilar Area	R-3	15.5	9 to 15	15	232	Moderate
Chalamette Ct	PD-R	3.7	9 to 15	15	55	Moderate
Sunset Pacific Unit 2	PD-20	11.5	16 to 20	18	204	Lower
Ostrow Property	PD-20	4.7	16 to 20	20	94	Lower
SSW Lot 2B	PD-15	8.0	9 to 15	15	120	Moderate
Quarry Lakes	PD-15	7.3	9 to 15	15	109	Moderate
Mitchell Property	PD-14	0.7	9 to 14	13	9	Above Moderate
Total		51.4			823	

Source: Community Development Department, City of Rocklin, July 2003

Note 1: Permitted densities are rounded to whole numbers.

ANNEXATION OF AREAS IN SPHERE OF INFLUENCE

The City recently annexed the Grupe Sunset Ranchos and Parcel K planning areas, two of three distinct planning areas comprising the Northwest Rocklin Annexation Area on May 6, 2003. The 1,296-acre Sunset Ranchos area is proposed to be developed with a variety of uses, including residential, commercial, educational, and open space uses. Parcel K is proposed to be developed with single-family residential and open space uses. A total of 4,290 new units may be accommodated in the areas, of which 3,134 will be single-family homes and 1,156 will be multi-family units. Single-family uses will range in density from 2 to 8 units per acre, while multi-family uses are expected to be developed at 20 units per acre. Table 7-28 provides a detailed breakdown of residential potential in Sunset Ranchos and Parcel K.

Table 7-28

Residential Development Potential in the Sunset Ranchos and Parcel K Areas

Zoning	Vacant Acreage	Potential Units/Acre	Permitted Density (Units/Acre)	Unit Potential	Affordability Potential
Single-Family					
PD-2	87.0	2.0	1 to 2	172	Above Moderate
PD-3A	41.9	3.0	1 to 3	125	Above Moderate
PD-3B	42.8	3.0	1 to 3	128	Above Moderate
PD-3.5	227.8	3.5	1 to 3.5	792	Above Moderate
PD-4A	149.9	4.0	4 to 8	598	Above Moderate
PD-4B	239.7	4.0	4 to 8	957	Lower/Moderate
PD-8	45.4	8.0	4 to 8	362	Lower/Moderate
Multi-Family					
PD-20	57.8	20.0	16 to 20	1,156	Lower/Moderate
Total	892.3			4,290	

Source: Community Development Department, City of Rocklin, May 2002\

Note: The Sunset Ranchos development agreement requires that at least 10% of the project be affordable to a combination of lower and moderate income households. The development agreement says that at least 25% of the required affordable units have to be within single-family residential developments and that not more than 40% of the 25% can be within any one single-family development area.

Based on the approved pre-zoning for the Sunset Ranchos property, 57.8 acres are zoned PD-20. The PD zone permits up to 20 units per acre, with a minimum of 16 units per acre. The purpose of the PD zone is to provide for high density, multi-family attached residential units, apartments, townhouses, condominiums, or cluster design projects. The City has approved a development agreement with the development of Sunset Ranchos to ensure that at least 10% of the total housing units constructed are affordable to a combination of very low, low, and moderate income households. At least 25% of the required affordable units have to be within single-family residential developments and not more than 40% of the low or very low income units can be located within any one single-family development area. The remaining 75% of the required affordable units will be dispersed within areas designated for multi-family development. Overall, at least 80% of the required affordable units must be affordable to very low and/or low income households. A threshold has been established requiring the developer to provide evidence that not fewer than 50 affordable units have been constructed or under construction before the issuance of residential building permits beyond 500 units.

ADEQUACY OF SITES

As indicated earlier in Table 7-26, the City has already met its housing goal for moderate-income and above moderate-income households. As is common in most communities, the City's greatest unmet need is housing for lower-income households. Between 2000 and 2007, Rocklin has been assigned a total need of 1,486 new units for lower-income households (876 very low- and 610 low-income). Since 2000, 446 new units affordable to lower income households have been developed (Villa Serena, The Oaks, a portion of the units at Stanford Heights and Winstead Apartments, and two single-family homes). The majority of these units are affordable to very low-income households. A conservative estimate is that 80% of the households at Villa Serena and The Oaks are very low-income since only households earning no more than 60% of the County median income can reside in these projects. The remaining 20% of the units at Villa Serena and The Oaks are assumed to be low-income households. These 446 units help address the housing need for lower-income households (278 very low- and 168 low-income).

Projects under construction (Rocklin Ranch and Broadstone) and approved (Sunset West Parcel 2A and "Reflections" – Reedy Property) also contribute to the City's affordable housing stock. A portion of these units would be affordable to low and moderate income households based on market rents or conditions for project approval. The City is also currently assisting Mercy Housing Corporation in the development of eight units of self-help housing affordable to lower income households. Subtracting these units from the total need of 1,486 units leaves a remaining need of 783 units (598 very low- and 185 low-income).

As discussed previously under the housing costs and affordability analysis, housing options for very low- and low-income households in Rocklin are most likely limited to apartments and potentially townhomes and condominiums available for rent. The development of these housing types will occur primarily on sites designated for higher density use, where the maximum density is 18 units per acre or above. The City has recently completed two tax credit projects – Villa Serena and The Oaks – that are affordable to very low and low income households with incomes up to 60% of MFI. These projects demonstrate the feasibility of developing lower income housing in the City's multi-family or planned development districts. In fact, these two projects were developed only at medium densities; the Oaks was constructed at 13.5 units per acre and Villa Serena was constructed at 10.9 units per acre.

The City of Rocklin seeks to balance housing affordability and the desire of the community to maintain its low-profile development character. Past projects in the City have demonstrated that lower income housing with public assistance can be developed at medium densities between 10 and 14 units per acre (Villa Serena and The Oaks). Market rate housing, such as Winstead and Stanford Heights, can provide some affordable housing opportunities to low and moderate income households at moderate densities between 15 and 16 units per acre. All of these projects were developed with PD zoning. Therefore, residential sites that accommodate developments at 18 units per acre or above (PD-18 and PD-20) are able to facilitate the development of housing affordable to lower income households. Particularly when density and other incentives are used (Program 16), affordability of the units can be further enhanced. Thus, the City considers its development standards appropriate and adequate to facilitate housing for lower and moderate income households.

The inventory of multi-family residential sites identifies three Planned Development-designated sites with the ability to accommodate 298 additional units at densities ranging from 18 to 20 units per acre. In addition, as mentioned earlier, the City has recently annexed the Sunset Ranchos area in its northwest Sphere of Influence on May 6, 2003. A total of 1,156 multi-family units can be accommodated in Sunset Ranchos at a maximum density of 20 units per acre. These sites are relatively flat, without significant environmental constraints, and located in an area proposed as the first phase of the overall development. This acreage can accommodate up to 1,156 units. The developer has projected that approximately two-thirds of the total units (approximately 762 units) could be completed within the 2007 horizon of the Housing Element. Thus, including the Sunset Ranchos area, Rocklin has the ability to accommodate 1,454 new units at a density of 18 units per acre or above, exceeding the City's remaining need of 783 units for very low- and low-income households.

With the inventory of vacant medium-high or high-density residential sites within Rocklin and in the Sunset Ranchos area, the City has the capacity to accommodate its remaining need for lower-income households. To help facilitate the development of affordable housing on the identified multi-family residential sites, the City and Redevelopment Agency will work with interested developers and provide financial and/or regulatory incentives, as necessary. In addition, housing for lower-income households may be in the form of single-family homes on smaller lots in lower density residential areas. The Mercy Housing Corporation project described earlier will provide homeownership opportunities for lower-income households. The City will continue to pursue such development opportunities and partner with non-profit housing corporations.

REDESIGNATION OF SITES FOR HIGHER DENSITY RESIDENTIAL USES

Although a shortfall in sites is not projected, the City will proceed with its evaluation of additional sites that could be considered for HDR/PD-18 and/or PD-20 designations. These include, but are not limited to, the following two sites that provide a high opportunity for future multi-family zoning:

Site #1: Whitney and Sunset Boulevard – This site has a total of 11.3 acres. Approximately 1/8 of the site (in the rear portion) has a fairly steep slope. The remaining 9.88 acres are developable. The current zoning is RC (Retail Commercial). If PD-18 is pursued, this site can potentially accommodate 177 units. The site is located on the corner of two major streets and near commercial services. Property immediately adjacent to the west is currently designated Medium High Density Residential. Therefore, a residential use of this site is appropriate.

Site #2: Southeast Quadrant of Sierra College Boulevard and I-80 Interchange – This site is approximately 10 acres in size. The entire site is developable. Currently, the site is designated LDR (Low Density Residential). The City will explore redesignation of this site into PD-20, with a potential to accommodate 200 units. This is a gently sloping site adjacent to vacant commercial land designated for future development in an area of the City where utility extensions and road improvements are planned to accommodate more intensive urban development. Therefore, resdesignation of this site to higher density residential use is appropriate and would facilitate the efficient use of infrastructure.

AVAILABILITY AND ADEQUACY OF INFRASTRUCTURE

As a suburban community, Rocklin has already in place all of the necessary infrastructure to support future development within City boundaries. All vacant land designated for medium-high or high-density residential use is served by sewer and water lines, streets, storm drains, telephone, electrical and gas lines. To ensure the availability and adequacy of public facilities and services for future development, the City, along with other provides of public services, will continue to carry out regular infrastructure improvements and upgrading.

7.9 FINANCIAL RESOURCES FOR HOUSING

Rocklin has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, State, federal and private resources. The following section describes the three largest housing funding sources the City of Rocklin can use for housing production, rehabilitation, or preservation: Redevelopment set-aside funds, the Section 8 rental assistance program, and CDBG funds. Table 7-29 provides a complete inventory.

Redevelopment Housing Set-Aside: State law requires the Rocklin Redevelopment Agency to set aside a minimum of 20% of all tax increment revenue generated from redevelopment projects for affordable housing. The Agency's set-aside funds must be used for activities that increase, improve, or preserve the supply of affordable housing. Current redevelopment law requires that all new or substantially rehabilitated housing units developed or otherwise assisted with the Agency's set aside funds must remain affordable to the targeted income group for at least 55 years for rentals and 45 years for ownership housing. As of May 2002, the Rocklin Redevelopment Agency has a remaining $200,000 in housing set-aside funds. The Agency anticipates generating $2.7 million by the year 2007 and $14 million by 2025.

Section 8 Rental Assistance: The Section 8 program or housing choice voucher program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program offers a voucher. A voucher pays the difference between the payment standard (an exception to fair market rent) and what a tenant can afford to pay (e.g. 30% of their income). A voucher allows a tenant to choose housing that may cost above the payment standard, with the tenant paying the extra cost. The Housing Authority of the City of Roseville administers the Section 8 program in Rocklin.

Community Development Block Grant (CDBG) Funds: The CDBG program provides funds for a range of community development activities. The program is flexible in that the funds can be used for a range of activities. The eligible activities include, but are not limited to: acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, homeownership assistance, and also clearance activities.

With a population of 36,330, the City of Rocklin is not an entitlement jurisdiction under the CDBG program. That is, the City is not "entitled" to receive an annual allocation of CDBG funds directly from HUD. However, the City can apply to the State Department of Housing and Community Development (HCD) for CDBG funds under the Small Cities program.

Table 7-29
Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	- Rental Assistance
Community Development Block Grant (CDBG)	Grants awarded to the small cities on a competitive basis by the State Department of Housing and Community Development (HCD) for housing and community development activities.	- Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services
Section 202	Grants to non-profit developers of supportive housing for the elderly.	- Acquisition - Rehabilitation - New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	- Acquisition - Rehabilitation - New Construction - Rental Assistance
Section 203(k)	When rehabilitation is involved, a lender typically requires the improvements to be finished before a mortgage is made. This program provides a long-term, low interest loan at fixed rate to finance acquisition and rehabilitation of the property.	- Land Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing Indebtedness
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. The County makes certificates available.	- Home Buyer Assistance
U.S. Department of Agriculture (USDA) Housing Programs (Sections 514 and 516)	Below market-rate loans and grants for farmworker rental housing.	- New Construction - Rehabilitation
2. State Programs		
Low-income Housing Tax Credit (LIHTC)	State and Federal tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing. Tax credits are allocated by the Tax Credit Allocation Committee (TCAC).	- New Construction

Table 7-29

Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Proposition 1A	Potential buyers or tenants of affordable housing projects are eligible to receive downpayment assistance or rent subsidies at amounts equivalent to the school fees paid by the housing developer.	- Downpayment Assistance - Rental Assistance
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	- Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing.	- New Construction - Rehabilitation - Preservation
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	- New Construction - Rehabilitation - Acquisition of Properties from 20 to 150 units
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CHFA.	- Homebuyer Assistance
Supportive Housing/ Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	- Supportive Housing - Foster Care
Downtown Rebound	Funding to facilitate infill development and conversion of commercial buildings for "live-work" spaces.	- Rehabilitation - Conversion
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	- Acquisition - Rehabilitation - New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	- New Construction - Rehabilitation - Acquisition

Table 7-29

Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	- Fixed rate mortgages issued by private mortgage insurers.	- Home Buyer Assistance
	- Mortgages which fund the purchase and rehabilitation of a home.	- Home Buyer Assistance - Rehabilitation
	- Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	- Home Buyer Assistance
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	- New Construction - Rehabilitation - Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	- New Construction
Freddie Mac	Home Works - Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% of MFI qualify.	- Home Buyer Assistance combined with Rehabilitation

Source: Compiled by Cotton/Bridges/Associates, April 2002.

7.10 ADMINISTRATIVE RESOURCES

Described below are public and non-profit agencies that have been involved or are interested in housing activities in Rocklin. These agencies play important roles in meeting the housing needs of the community. In particular, these agencies have been or are currently involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need in Rocklin. In addition, other nonprofit organizations such as the National Church Residence, have expressed interest in partnering with the City for affordable housing production.

Rocklin Redevelopment Agency: The Rocklin Redevelopment Agency has assisted in the preservation and provision of affordable housing opportunities to meet community needs. Since its inception, the Agency has facilitated the development of 478 new affordable units and assisted 47 households in purchasing their first homes through the First-Time Home Buyer Program. The Agency has also assisted in the rehabilitation of 62 housing units since 1992 through the use of CDBG funds.

Housing Authority of the City of Roseville: The City of Rocklin contracts with the Housing Authority of the City of Roseville to provide Section 8 rental assistance to very low-income households, including families, elderly persons, the disabled, and other special needs households.

Mercy Housing: Mercy Housing is a non-profit housing organization active in California. The organization develops affordable housing for families, seniors, formerly homeless populations, people with HIV/AIDS and individuals with chronic mental illnesses and physical impairments. With the help of public and private funding, Mercy Housing builds or rehabilitates housing based on the needs of the community. Mercy Housing develops a variety of housing types, including multi-unit rental apartments and single-family homes, single-room occupancy (SRO) apartments for formerly homeless adults, handicap-accessible units for individuals with physical disabilities and self-help housing programs for families ready for homeownership. The City of Rocklin is currently assisting Mercy Housing in the development of eight lots for self-help housing with the use of CDBG and set-aside funds.

Habitat for Humanity of Sacramento County: Habitat for Humanity is a non-profit, Christian organization dedicated to building affordable housing and rehabilitating homes for lower-income families. Habitat builds and repairs homes with the partner families and the help of volunteers. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals usually donate land for new homes.

Volunteers of America: Volunteers of America (VOA) is one of the country's largest non-profit providers of quality, affordable housing for low and moderate income families, people with disabilities and the elderly. The organization incorporates many support activities into its housing initiatives. Many communities offer computer learning centers and youth development programs. Many of VOA's elderly homes have professionally-staffed recreational, social and health services. VOA also provides care facilities for people with mental and physical disabilities, as well as for persons with HIV/AIDS.

7.11 OPPORTUNITIES FOR ENERGY CONSERVATION

Utility-related costs can directly impact the affordability of housing in the Sacramento Area. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an "energy budget." In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

The following are among the alternative ways to meet these energy standards.

Alternative 1:	The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.
Alternative 2:	Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.
Alternative 3:	Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Additional energy conservation measures are as follows: (1) locating the home on the northern portion of the sunniest location of the site; (2) designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; (3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and (4) making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from winds; or using a windbreak to reduce the wind velocity against the entrance.

Pacific Gas & Electric (PG&E): Pacific Gas & Electric provides both natural gas and electricity to residential consumers in Placer County, including the City of Rocklin. PG&E also participates in several other energy assistance programs which help qualified homeowners and renters conserve energy and control costs. These include:

- The California Alternate Rates for Energy Program (CARE) provides a 15% monthly discount on energy rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.
- The Relief for Energy Assistance through Community Help (REACH) Program provides one-time energy assistance to low-income customers who have experienced severe hardships and have no other way to pay their energy bill.
- The Balanced Payment Plan (BPP) is designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year.
- The Low Income Home Energy Assistance Program (LIHEAP) provides eligible low-income persons, via local governmental and nonprofits, financial assistance to offset energy costs and the weatherizing of homes to improve efficiency.

7.12 HOUSING ACCOMPLISHMENTS

In order to develop an effective housing strategy for the 2002 to 2007 planning period, the City must assess the achievements of the existing housing programs. This assessment allows the City to determine the effectiveness and continued appropriateness of existing programs and make necessary adjustments for the next five years.

EVALUATION OF ACCOMPLISHMENTS UNDER ADOPTED HOUSING ELEMENT

Rocklin's previous Housing Element was adopted in April 1992 and set forth a series of housing programs with related objectives under each of the following goals:

- Goal 1: Provide for the City's regional share of new housing for all income groups
- Goal 2: Encourage the provision of affordable housing
- Goal 3: Replace housing removed in the redevelopment area
- Goal 4: Improve/conserve the existing supply of housing
- Goal 5: Ensure equal housing opportunity
- Goal 6: Promote energy conservation
- Goal 7: Promote historic preservation

This section summarizes the City's progress in implementing its housing programs since 1992. A detailed program by program evaluation is provided in the Appendix.

Provision of Housing: Rocklin's 1992 Housing Element identifies more than adequate sites to accommodate its projected need of 2,878 new units. In fact, approximately 3,300 new units were approved between July 1990 and July 1996. Since 1992, 834 units for lower- and moderate-income households have been developed, exceeding the City's goal to accommodate 680 lower- and moderate-income households. Among the 834 affordable units, 352 units were built since 2000.

The City has been active in supporting the provision of affordable housing. The City has used CDBG funds, redevelopment set-aside funds, and waivers of City fees to assist in the development of housing for needy seniors and families in Rocklin. In partnership with area non-profit organizations, the City facilitated the development of 478 senior units and 8 ownership units. The City has also supported applications for tax credit allocation funds, resulting in the development of 348 affordable units in two projects. Additionally, the City has assisted 47 households in purchasing their first homes through the City's First-Time Home Buyer Program. In addition to its own programs, the City continues to participate in a variety of housing programs administered by outside agencies, including the Section 8 Rental Assistance program through the Roseville Housing Authority and the Mortgage Credit Certificate (MCC) program through the Placer County Redevelopment Agency and the Sacramento Housing and Redevelopment Agency.

Housing Rehabilitation and Improvement: Recognizing the importance of improving and conserving the existing supply of housing, the City has implemented a variety of rehabilitation, code enforcement, inspection, and preservation activities. Through its Code Enforcement Program, the City has been proactive in addressing unsafe conditions on remodeling permits and on vacant structures. Also, the City has assisted in the rehabilitation of 170 units since 1988, including the 108-unit Hidden Grove, of which 86 units are deed-restricted as affordable for low income households. The City is committed to improving the existing stock of housing and will continue to implement programs to address this goal in the 2002-2007 planning period.

Comparison of Regional Housing Needs Allocation with Units Built: Rocklin's share of regional housing needs (RHNP) was a total of 2,878 new units over the 1990-1996 period. This allocation was comprised of 712 very low, 486 low, 605 moderate, and 1,075 above moderate-income units. While it originally covered the 1990 to 1996 planning period, the RHNP was extended through December 1999 based on direction from the State Department of Housing and Community Development to reflect the revised housing element cycle. Housing developed as of January 2000 is applied to the City's housing need for the 2000-2007 period.

Between 1990 and 1999, a total of 6,852 units were built in Rocklin, of which 75% were single-family homes and 25% were multi-family units (State Department of Finance, 2000). Among the multi-family units developed, 456 units were affordable units deed-restricted for lower income households, with the majority of the remaining 1,257 multi-family units most probably affordable to moderate income households given the market conditions during the 1990 to 1999 period. Smaller multi-family units would be affordable to lower income households. A conservative estimate is that the 5,139 single-family units were primarily affordable to above moderate-income households, with some smaller units affordable to moderate income households. However, without detailed information on home prices and rents at the time of initial occupancy, most multi-family units are assumed to be affordable to moderate income households and most single-family homes are assumed to be affordable to above-moderate income households.

Table 7-30
1990-1996 RHNP versus Units Constructed during 1990-1999

Income/Affordability Category	Regional Housing Needs (RHNP)	Number of New Units Constructed	Difference (New Units – RHNP)
Very Low and Low	1,198 (42%)	456	-742
Moderate	605 (21%)	1,257	652
Above Moderate	1,075 (37%)	5,139	4,064
Total	2,878 (100%)	6,852	N/A

Sources: Community Development Department, City of Rocklin, 2002.
Housing Element, City of Rocklin, 1992.

7.13 HOUSING PLAN

This Housing Plan sets forth the City's goals and policies with respect to housing, and establishes a comprehensive five-year program strategy for the 2002-2007 planning period.

GOALS AND POLICIES

The following Housing Element goals and policies have been developed in response to the community's identified housing needs.

Housing Conservation

Goal 1 **Maintain and improve the quality of existing housing and residential neighborhoods in Rocklin.**

Policy 1.1 Seek, through code enforcement, the private rehabilitation of substandard dwelling units and provide financial assistance, when available, to owners of dwelling units occupied by lower income households. In applying this policy, the City shall seek to avoid the displacement of lower income households.

Policy 1.2 Provide assistance to inspect and identify code violations in residential structures.

Policy 1.3 Require the abatement or demolition of substandard housing that is not economically feasible to repair.

Policy 1.4 Work with for-profit developers and non-profit housing corporations to identify existing affordable housing and develop strategies to maintain its affordability.

Policy 1.5 Continue to pursue available sources of funding for maintaining and expanding the supply of affordable housing for lower- and moderate-income households.

Policy 1.6 Preserve the existing stock of affordable housing, including (but not limited to) mobile homes and apartments, through City regulations as well as financial and other forms of assistance.

Policy 1.7 Support the Roseville Housing Authority in the provision of Section 8 rental assistance to very low-income households.

Policy 1.8 Adhere to State requirements with respect to the demolition and replacement of housing in redevelopment project areas.

Policy 1.9 Continue to expand and improve the Design Review program of the City. In particular, consider adoption of Design Guidelines for single-family uses to help standardize design expectations and investigate appropriate administrative processes for design review. Seek to streamline the process without sacrificing good quality design and community acceptance.

Production of Housing

Goal 2 **Facilitate the provision of a range of housing types to meet the diverse needs of the community.**

Policy 2.1 Provide high quality housing for current and future residents with a diverse range of income levels.

Policy 2.2 Provide expanded housing opportunities for the community's workforce.

Policy 2.3 Continue to provide financial and regulatory incentives to non-profit organizations, private housing developers, and public agencies for the construction of housing types required to meet identified needs.

Policy 2.4 Offer and promote homeownership assistance program to lower- and moderate-income households to purchase new and existing housing.

Policy 2.5 Expend redevelopment housing set-aside funds to construct, rehabilitate, or support the construction or rehabilitation of housing for lower-income households.

Policy 2.6 Adhere to the replacement and inclusionary housing requirements established by the State of California for redevelopment activities.

Policy 2.7 Facilitate the provision of second units as a means of providing affordable rental housing opportunities in existing neighborhoods. Ensure compatibility with the primary unit and surrounding neighborhoods.

Provision of Adequate Housing Sites

Goal 3 **Provide adequate housing sites through appropriate land use and zoning designations to accommodate the City's share of the regional housing needs.**

Policy 3.1 Identify vacant parcels and provide to interested developers in conjunction with information on available development incentives.

Policy 3.2 Ensure new residential projects are developed at densities consistent with the density ranges established for each residential district in the Land Use Element.

Policy 3.3 Facilitate the development of multi-family housing on vacant parcels designated for medium-density and medium-high density residential uses.

Removal of Governmental Constraints

Goal 4 Mitigate or remove potential governmental constraints to housing production and affordability.

Policy 4.1 Provide regulatory and/or financial incentives, where appropriate, to offset or reduce the costs of affordable housing development, including density bonuses and flexibility in site development standards.

Policy 4.2 Periodically review City regulations, ordinances, departmental processing procedures, and residential fees related to rehabilitation and/or construction to assess their impact on housing costs, and revise as appropriate.

Regional Coordination

Goal 5 Coordinate and cooperate with surrounding jurisdictions to address regional housing issues, including the supply of affordable housing and homelessness.

Policy 5.1 Coordinate with surrounding jurisdictions in the provision of housing assistance and related services to lower and moderate income households, homeless persons, and other persons with special needs.

Policy 5.2 In conjunction with surrounding jurisdictions, actively pursue State, federal, and other funding sources for affordable housing activities.

Equal Housing Opportunity

Goal 6 Promote equal opportunity for all residents to reside in the housing of their choice.

Policy 6.1 Enforce fair housing laws prohibiting arbitrary discrimination in the building, financing, selling or renting of housing on the basis of race, color, ancestry, national origin, gender, religion, marital status, family status, physical or mental disability, or other arbitrary factors.

Policy 6.2 Support organizations that offer fair housing and mediation services to Rocklin residents.

Policy 6.3 Promote housing that meets the special needs of large families, elderly persons, agricultural workers, and the disabled.

PROGRAMS

The goals and policies outlined in the prior section address Rocklin's identified housing needs, and are implemented through a series of housing programs offered primarily through the City's Community Development Department and Redevelopment Agency. Housing programs define the specific actions the City will undertake to achieve the stated goals and policies. The City's housing programs for addressing community housing needs is described according to the following five issue areas.

- Housing Conservation
- Production of Housing
- Provision of Adequate Housing Sites
- Removal of Governmental Constraints
- Promotion of Regional Coordination
- Promotion of Equal Housing Opportunity

The housing programs presented on the following pages include existing programs as well as various revised and new programs that have been added to address the City's unmet housing needs. The program summary (Table 7-31) included at the end of this section specifies for each program the following: five-year objective(s) and time frame for implementation, funding source(s), and agency responsible for implementation of the program.

Conservation of the Existing Supply of Housing

Conserving and improving the housing stock is an important goal for the City of Rocklin. The City supports neighborhood preservation and improvement through housing rehabilitation and improvement programs, and code enforcement. As part of this Housing Element update, the City conducted a focused housing condition survey in the Old Town/Central Rocklin area in early 2002. This area is the oldest neighborhood in Rocklin and is determined to have the greatest repair/rehabilitation needs.

1. Housing Rehabilitation Loan Program

Many low- and moderate-income homeowners lack sufficient financial resources to obtain private funding for repairs. Owners of rental units occupied by lower-income households often cannot financially perform repairs to dwelling units from the rents they can charge. To encourage private rehabilitation efforts, the City offers a Housing Rehabilitation Loan Program. Eligible home repair activities include the correction of health and safety hazards, weatherization, and space or room addition to alleviate overcrowding. Both single-family homes and multi-family dwellings are eligible for assistance. The interest rate on the loan can be as low as 3% for qualified applicants. Funding for the program is provided by the City of Rocklin through a grant from the State of California under the federal Community Development Block Grant (CDBG) program.

Five-year Objective: The City will continue to offer the Housing Rehabilitation Loan Program and assist 25 households during the planning period. The City will focus its marketing efforts in the Old Town/Central Rocklin area where the greatest repair/rehabilitation needs exist. The City will regularly update the housing conditions database created as part of the survey conducted in 2002. The City will monitor its funding stream for the Housing Rehabilitation Loan Program. As needed, the City will apply for additional CDBG funds or other applicable funding programs to support housing rehabilitation activities in the City.

2. Code Enforcement and Abatement

The City's Community Development Department carries out code enforcement and inspection activities as a means to preserve and maintain the livability and quality of neighborhoods. City staff investigates violations of property maintenance standards as defined in the Municipal Code as well as other complaints. When violations are identified or cited on homes occupied by low-income households, staff encourages property owners to seek assistance through the Housing Rehabilitation Program offered by the City.

Five-year Objective: The City will continue to implement the Code Enforcement and Abatement Program.

3. Inspection Program

The City, on a request basis, inspects residential properties to identify health and safety hazards, and other building code violations that should be corrected. A more comprehensive voluntary building code inspection is performed by the Building Department for an inspection fee that covers the cost of this service. The fee may be waived for dwellings occupied by low- and moderate-income households. Owners of these units would be offered an opportunity to participate in City housing rehabilitation programs.

Five-year Objective: The City will continue to implement the Inspection Program.

4. Acquisition and Repair of Substandard Housing

The acquisition and rehabilitation of existing dwelling units is a means of providing affordable housing of reasonable quality to very low and low-income households. Under this program, the City works with non-profit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation of housing units that have been abandoned by the owners or vacated for an extended period of time. Dwelling units that are rehabilitated under this program will be rented to lower-income households.

Five-year Objective: The City will work with non-profit housing organizations in identifying abandoned, substandard residential properties in need of rehabilitation and arranging for the acquisition and rehabilitation of the units. The City will work to acquire and rehabilitate five housing units during this planning period.

5. Zoning Flexibility for Housing Rehabilitation

Many dwelling units in need of rehabilitation were constructed prior to adoption of current zoning standards. As a result, some of these dwellings do not conform to lot size, setbacks, yard requirement, location, and other zoning standards. To avoid discouraging rehabilitation efforts, the City will allow non-conforming dwellings to be rehabilitated so long as the non-conformity is not increased and no threat to public health and safety is identified.

Five-year Objective: The City will continue the practice of allowing non-conforming dwellings to be rehabilitated so long as the non-conformity is not increased and no threat to public health and safety is identified.

6. Preservation of Mobilehome Parks

Mobilehome parks represent an affordable housing alternative for many Rocklin residents, especially senior citizens. Rising operating costs, changes in ownership, and other factors can result in space rents increasing faster than the ability of residents to afford those rents. One potential method for mobilehome park residents to control their housing costs is for residents to cooperatively own and operate the mobilehome park in which they live. The residents would need to arrange for the financing of such an acquisition and the establishment of a reserve fund for the repair and maintenance of major capital facilities in the park.

The State Department of Housing and Community Development offers the Mobile Home Park Resident Ownership Program (MPROP) to assist resident organizations, non-profit housing providers, or local public agencies to acquire and own mobile home parks. This program offers both short- and long-term loans, which may be used for the purchase (conversion), rehabilitation, or relocation of a mobile home park.

Five-year Objective: The City will provide information on the MPROP program to interested mobile home park tenants, as well as contacts at non-profit organizations active in mobile home park purchase. The City will make information available at public counters and on City website. Where parks are deemed economically viable, the City will support applications for funding through MPROP, and will assist park purchase with local resources as available.

7. Preservation of Existing Affordable Housing Stock

State law requires jurisdictions to provide in their housing elements a program to preserve publicly-assisted affordable housing projects at risk of conversion to market-rate housing. As of 2002, the City has a total of 924 assisted rental units in 12 developments in its jurisdiction. Of these projects, eight are potentially at risk of conversion to market-rate housing during the 2002-2012 period. However, three of these eight projects were developed through Section 515 mortgage program offered by the federal Farmers Home Administration and are very unlikely to convert. The remaining five projects are College Manor, Lyn-Roc, Rocklin Gardens, Hidden Grove, and Landmark Gardens developments. Available records indicate that the long-term Section 8 (project-based) contracts for College Manor and Lyn-Rock expired in 2001. Both projects are subject to short-term contract renewal. The remaining three projects are assisted with redevelopment set-aide funds with a deed-restriction of only 15 years. These projects are also at risk within the planning period.

Five-year Objectives: The City will take the following actions to preserve at-risk publicly-assisted housing projects:

- Monitor the at-risk units by maintaining close contact with property owners regarding their long-term plan for the properties. Annually contact the property owners of at-risk projects for their plans of action.
- Participate in the preservation of at-risk units by providing financial and/or technical assistance to existing property owners or organizations interested in purchasing and maintaining the properties should the owners be interested in selling.
- Identify a list of potential housing providers interested in acquiring at-risk units. Annually update the list of potential housing providers. (Such providers may include, but are not limited to Mercy Housing, Habitat for Humanity, and the Housing Authority of the City of Roseville.)
- Initiate discussion with HUD regarding the potential for using HUD-funded Mark-to-Market and Mark-up-to-Market programs to offer property owners additional financial incentives to maintain units as affordable housing.
- Assist nonprofit organizations with the purchase of at-risk units and place affordability covenants on them to ensure that they remain affordable for a specified period of time (see Program #12).
- Conduct tenant notification in compliance with State and federal requirements by:
  - Providing technical assistance to property owners in complying with the requirement of notifying tenants at least one year prior to potential conversion to market-rate housing.
  - Providing information regarding tenant rights and conversion procedures should an owner decide to convert his/her property to non-low-income use.
  - Offering tenants information regarding Section 8 rental subsidies and other available assistance through City and County agencies as well as non-profit organizations.

8. Section 8 Rental Assistance

The Section 8 rental assistance program extends rental subsidies to very low-income households, including families, seniors, and the disabled. The Section 8 program offers a voucher that pays the difference between the current fair market rent (FMR) as established by HUD and what a tenant can afford to pay (i.e. 30% of household income). The voucher allows a tenant to choose housing that costs above the payment standard, providing the tenant pays the extra cost. In Rocklin, the Section 8 program is administered by the Roseville Housing Authority. Additionally, some Rocklin residents receive Section 8 assistance through the Placer County Housing Authority. Given the continued need for rental assistance, the City supports and encourages the provision of additional subsidies through the Section 8 program.

Five-year Objective: The City will continue to participate in the Section 8 rental assistance program and will encourage rental property owners to list available units through the program.

Production of Housing

The City of Rocklin implements various programs to encourage a diversity of housing types. Part of this diversity is addressed through the Regional Housing Needs Plan (RHNP), which encourages the construction of housing for all economic segments in the community. Housing diversity is important to ensure that all households, regardless of age, income level, and household type, have the opportunity to find housing suited to their need and lifestyle. The following programs support the provision of additional housing opportunities in Rocklin.

9. First-Time Homebuyer Downpayment Assistance Program

The City, through the Rocklin Redevelopment Agency, offers a deferred second loan to assist low- to moderate-income households in purchasing their first home. Payments on the City's loan will be deferred for five years with 4% interest accruing. Eligible applicants must have an income not exceeding the County median income, make a down payment of at least 3% of the purchase price of the home, occupy the home they are purchasing, and be first-time homebuyers. This is a CDBG-funded program.

Five-year Objective: The City will assist 30 households through the First-Time Homebuyer Downpayment Assistance Program. The City will continue to advertise the availability of the program via its website, the public counter, and newspaper.

10. Affordable Housing Development

Approximately one-third of Rocklin households are lower income. Many of these are working families with wage earners in lower paying occupations, including service workers and blue collar workers. Because of their limited income, some families are forced to live in overcrowded and/or substandard conditions. Non-profit housing developers typically play a key role in providing housing for working families and seniors. The City can grant land write-downs, regulatory incentives, and direct financial assistance to non-profit and other private developers to provide both ownership and rental housing to lower- and moderate-income households.

Five-year Objective: The City will provide financial and regulatory incentives to non-profit housing corporations, private developers, and public agencies to increase the supply of housing affordable to Rocklin's lower-income households. The City will target a portion of local financial resources, including redevelopment set-aside funds, towards projects that meet the needs of very low- and low-income households. Specifically, the City will identify a list of qualified housing developers with a track record of producing quality housing that includes affordable units. The City will provide information on potential sites and communicate with the development community the City's goal to provide quality housing affordable to lower income households. Incentives available include financial assistance, density increase incentives (Program 16), a reduction of minimum square footage and garage requirements, and a 20% discount of all City fees due and payable at the time the building permit issuance. Over the planning period of this Housing Element, the City anticipates achieving 200 affordable units.

11. Second Unit Development

A second unit is a second independent single-family dwelling unit containing its own sleeping quarters, kitchen and bathroom facilities, and entrance from the outside, located on a single-family lot. A second unit may either be attached to or detached from the principal dwelling unit. Second units are permitted in all residential zones, except for the higher density R-2 and R-3 zones.

Second units offer several benefits. First, second units can offer affordable rental housing for seniors, college students, and single persons in many communities. These units typically rent for less than apartments of comparable size. Second, the primary homeowner receives supplementary income by renting out their second unit, which can help many modest income and elderly homeowners remain in or afford their homes. Third, second units can be integrated in new single-family subdivisions (such as carriage houses).

Recognizing these benefits, the City will facilitate the construction of new second units through regulatory concessions or incentives. Specifically, the City will explore changes to the conditional use permit requirement for second units to improve the process. The City will ensure that new second units would be of reasonable quality and compatible to existing neighborhoods by establishing design guidelines for second units. The City may also consider placing affordability covenants on newly developed second units to provide additional affordable housing opportunities.

Five-year Objective: The City will evaluate adoption of a revised second unit ordinance to specify the development standards for second units. In compliance with AB 1866 (Chapter 1062, Statutes of 2002 [Government Code Section 65915]), the City will revise the Zoning Ordinance to permit second units via a ministerial process, provided the proposed unit meets the specified development standards. The City will work to achieve five second units during the planning period.

12. Tax Increment Financing

In compliance with State law, the Rocklin Redevelopment Agency will continue to use its set-aside funds for the rehabilitation, improvement, and construction of housing. Specifically, the Agency is required to set aside a minimum of 20% of all tax increment revenue generated from redevelopment projects to increase, improve, or preserve the supply of affordable housing.

The Redevelopment Agency plans to provide additional housing opportunities through the use of affordability covenants. Specifically, the Agency anticipates purchasing residential units, including apartments, condominiums, townhouses, or single-family homes, and then renting out and selling the units with financial assistance to qualified low- and moderate-income households. The units would carry restrictive affordability covenants limiting the occupancy or resale of the units to either another qualified low- or moderate-income household or back to the Agency.

Five-year Objective: The Redevelopment Agency will continue to expend set-aside funds for affordable housing activities as required under California redevelopment law. The Agency anticipates allocating one-third of the funds to support the First-Time Homebuyer Assistance Program and two-thirds of funds to assist in affordable housing development and/or in the acquisition and placement of affordability covenants on existing or new dwellings. The City will also explore the feasibility of using set-aside funds to provide emergency rental assistance (such as security deposit and short-term rent payments).

13. Affordable Housing Funding Sources

To effectively implement Housing Element programs that create affordable housing depends on a variety of County, State, Federal, and local funding sources. As outlined earlier, there are a number of government programs that provide direct subsidies, mortgage insurance, or low-interest loans to non-profit housing developers. Agencies providing such assistance include the State Department of Housing and Community Development (HCD), the California Housing Finance Agency (CHFA), and the federal Department of Housing and Urban Development (HUD). Included in these programs are:

- Technical assistance grants for project feasibility and development;
- Subsidies for shared housing for seniors, congregate housing, farmworker housing, senior housing, self-help housing, transitional housing for the other homeless, and other special needs groups;
- Mobilehome park purchase and rehabilitation; and
- Project loans and loan insurance for single-family and multi-family housing construction and rehabilitation.

Five-year Objectives: The City or Redevelopment Agency will work with for-profit and non-profit developers to assist the organizations in securing funds. Specifically, the City will provide technical assistance in preparing funding applications, grant density bonuses and regulatory concession(s) as appropriate, and apply for complementary programs that can help reduce land or site development costs for housing projects. At least annually, the City will contact HCD, CHFA, and HUD to obtain information on upcoming funding cycles, eligibility, and eligible uses. The City maintains a list of qualified housing developers active in the City and region. The City will notify developers of available funding resources. For programs which the City is eligible to apply, the City will make efforts to apply for funding annually.

14. Inclusionary Housing Ordinance

Inclusionary zoning is a tool that can be used to integrate affordable units within market-rate residential developments. To address affordable housing needs, numerous communities in California have adopted inclusionary housing ordinances that require an established percentage of units within a market-rate development to be price-restricted as affordable units for very low, low, and in some cases, moderate-income households.

The City will evaluate the adoption and implementation of an inclusionary housing ordinance to require 10% of units within new market-rate developments be price-restricted as affordable housing. Should the City adopt a local inclusionary ordinance, the City may consider permitting the payment of an in-lieu fee only where on-site provision of affordable units is deemed economically infeasible. The amount of the in-lieu fee would be based on the amount of subsidy that would be necessary to develop the required inclusionary housing units at levels affordable to very low, low, and moderate-income households (referred to as the "affordability gap"). Fees collected will be placed in a housing trust fund to support affordable housing activities. Most recently in July 2002, the City Council has approved a 10% inclusionary housing policy to be applied in the Sunset Rancho area.

Five-year Objective: The City will conduct a study by late 2004 to evaluate the adoption of an inclusionary housing ordinance. The study will evaluate the affordability gaps to determine the appropriate in-lieu fee amount and potential financial impacts of the inclusionary requirement on development.

Provision of Adequate Housing Sites

Meeting the housing needs of all segments of the community requires the provision of adequate sites for all types, size and prices of housing. The City's General Plan and Zoning Ordinance determine where housing may locate, thereby affecting the supply of land available for residential development.

15. Inventory of Sites for Housing

As part of this Housing Element update, the City identified vacant parcels that may be developed with medium-high and high-density residential uses in the future. The analysis indicated that a total of 823 new units may be accommodated on these parcels. In particular, the inventory includes two Planned Development-designated sites that can accommodate 298 new units at densities ranging from 18 to 20 units per acre. To help facilitate the development of affordable housing on these sites, the City and Redevelopment Agency will work with interested developers and provide financial and/or regulatory incentives, as necessary.

Future housing developments can also take place in the recently annexed Grupe Sunset Ranchos and Parcel K planning areas. Annexation of these areas will increase the City's capacity to accommodate additional housing growth. The Sunset Ranchos and Parcel K areas located in northwestern Rocklin. Combined, Parcel K and the Sunset Ranchos areas provide for up to 4,290 new units, including 3,134 single-family units and 1,156 multi-family units. The multi-family housing is planned as PD-20 zoning. The developer of the Sunset Ranchos indicated that core infrastructure will be installed in 2004. The multi-family units are located in an area planned as Phase 1 of the overall development. The developer estimates two-thirds (762 units) will be completed within the planning period of this Housing Element. The City has been in discussions with the developer of Sunset Ranchos to ensure that proposed development provides its fair share of housing affordable to all economic segments of the community. Specifically, in July 2002, the City approved a 10% inclusionary housing policy to be applied in the Sunset Ranchos area.

The City is in the process of updating is General Plan. As part of the Land Use Element update, the City is evaluating the appropriate land uses along transportation corridors. The City has identified additional commercial and lower density residential sites that may be more appropriate for higher density residential development. Specifically, two sites have been identified for potential rezoning to higher density residential uses. If pursued, these sites will have the potential to add 277 units (as PD-18 and PD-20) to the City's sites inventory.

Five-year Objective: The City will encourage and facilitate the development of affordable housing on Rocklin's remaining vacant sites designated for medium-high and high-density residential uses. Specifically, the City will make the inventory of sites available to developers and offer regulatory and/or financial incentives to facilitate the development of housing affordable to lower-income households. The City will implement the 10% inclusionary housing agreement on Sunset Rancho, as approved in 2002. The City will pursue the rezoning of properties for higher-density multi-family use and/or mixed-use along transportation corridors within one year of the adoption of the Housing Element.

Removal of Governmental Constraints

Under State law, the Housing Element must address, and where legally possible, remove governmental constraints affecting the maintenance, improvement, and development of housing. The following programs are designed to mitigate government constraints on residential development and facilitate development of housing affordable to lower- and moderate-income households, including families, seniors, and persons with special needs.

16. Density Increase Incentive Program

The City has adopted a density increase incentive program to facilitate the development of affordable housing for very low, low, and moderate-income households. Developments eligible for a density increase or other regulatory incentive(s) are those consisting of five or more units and provide the following:

- At least 20% of the total units for low-income households; or
- At least 10% of the total units for very low-income households; or
- For sites zoned for 19 units per acre or more, at least 5% of the units for very low-income households and at least 10% for low-income households;
- For condominium conversions, 33% of units for very low, low, or moderate-income households, or 15% for very low or low-income households; or
- For new condominium projects, 20% of units for moderate income households based on AB 1866 (Chapter 1062, Statutes of 2002 [Government Code 65915]).

The City may, at its discretion, offer a density increase of 25% on projects that provide 20% ownership housing for households earning between 80 and 100% of the County median income, depending on the physical characteristics of the site, availability of sufficient infrastructure to serve the project, project design, and surrounding land uses.

In addition to a density bonus, developments that provide units to very low and low-income households may also receive a reduction of minimum square footage of lot, house, and garage requirements, and/or a 20% discount of all City fees due and payable at the time of issuance of the building permit.

Five-year Objective: The City will continue to offer the Density Increase Incentive Program to facilitate affordable housing development. The City will advertise the program via its website and public counter.

17. Zoning for Transitional Housing and Emergency Shelters

Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing or for youth who are moving out of the foster care system. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation, counseling, etc.) to allow individuals to gain necessary life skills in support of independent living. An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Transitional housing and emergency shelters are not expressly addressed in the City's current Zoning Ordinance. As required under Government Code Section 65583(c)(1), the City will amend the Ordinance to permit transitional housing in the R-3 and commercial zones and emergency shelters in the M-1 zone, subject to a conditional use permit (CUP). M-1 zoned properties in the City are located along major transportation corridors, providing easy access to services in the City and in surrounding communities. Therefore, transitional housing and emergency shelter providers are most likely to find available and suitable land in the commercial and M-1 zones.

The CUP will set forth conditions aimed at enhancing the compatibility of transitional housing and emergency shelters with the surrounding neighborhood, and will not unduly constrain the creation of such facilities. The specific conditions will depend upon the location of proposed facility, and will primarily pertain to the capacity and management of the facility. In particular, the City wants to ensure that the facility will be properly managed and compatible with surrounding uses in terms of its scale and design. The conditions will be set in such a manner to ensure the development of well-designed, well-managed, functional, and safe facilities. These conditions will safeguard the welfare of the future residents at these facilities, as well as the surrounding neighborhoods, thereby promoting neighborhood acceptance and integration.

Five-year Objective: The City will amend the Zoning Ordinance to permit transitional housing in the R-3 and commercial zones and emergency shelters in the M-1 zone, subject to a CUP.

18. Housing for Persons with Disability

In compliance with State law, the City currently permits group care facilities serving six or fewer disabled persons or dependent and neglected children in all residential zones. Through the conditional use permit process, the City also allows care facilities serving more than six persons in all residential zones, except the rural R-E district. The City recognizes that the State has recently amended Housing Element law with respect to providing housing for persons with disabilities and will comply with the revisions. (Under SB 520 [Chapter 672, Statutes of 2002, Government Code Sections 65008 and 65583], jurisdictions are required to analyze constraints to the development of housing for persons with disabilities and take measures to remove the constraints.)

Five-year Objective: The City will comply with recent revisions in State law regarding housing for persons with disabilities. Specifically, the City will continue to comply with State law with regard to group homes and State licensed community care facilities. The City will also comply with Americans with Disabilities (ADA) requirements to provide "reasonable accommodation" in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing. In addition, the City will revise the Zoning Ordinance to address transitional housing facilities, which may also benefit persons with disabilities. The City will place literature regarding the extent of and procedures for requesting reasonable accommodation at public counters. The City will also continue to monitor its development codes and procedures to ensure that no conditions exist to unduly constrain the development of housing for persons with disabilities. When constraints are identified, the City will work to mitigate or eliminate such constraints.

19. Development Review Procedures and Standards for Affordable Housing

The City's review procedures currently require a conditional use permit (CUP) with a noticed public hearing before the Planning Commission for proposed duplexes, triplexes, apartments, townhouses, and condominiums in the R-3 zone. While large multi-family projects have been completed in Rocklin in recent years, the public hearing requirement may serve to discourage multi-family development, affordable housing in particular, by increasing uncertainty in development.

In order to address this potential constraint, the City will evaluate modifying its development review procedures and standards in master plan community for multi-family projects with an affordable housing component. Specifically, the City will consider eliminating the CUP and public hearing requirements for one- or two-story multi-family development in master plan community offering units to lower- and moderate-income households. Affordable housing projects will then be only required to undergo design review by the Planning Commission to ensure the quality of development and compatibility with surrounding uses. Three-story multi-family development will continue to be permitted through a use permit.

Five-year Objective: The City will review its development procedures and standards for multi-family projects in 2004.

Promotion of Regional Coordination

Since many of the housing problems and issues facing Rocklin are regional in nature, the City will take an active role in cooperating with other jurisdictions in Placer County. Issues such as the lack of affordable housing, homelessness, housing opportunities for first-time homebuyers, and funding for affordable housing activities are major housing issues that should be addressed at the local as well as regional level.

20. Regional Partnership for Affordable Housing

Recognizing the regional nature of issues relating to affordable housing and homelessness, Rocklin will participate in regional efforts and coordinate with neighboring City of Roseville and Placer County in the provision of social services and housing assistance to lower and moderate-income persons.

Five-year Objective: The City will continue to coordinate with Roseville and the County in meeting the housing and supportive service needs of the homeless.

Promotion of Equal Housing Opportunity

To adequately meet the housing needs of all segments of the community, the Housing Plan must include program(s) that promotes housing opportunities for all persons regardless of race, religion, sex, family size, marital status, ancestry, national origin, color, age, or physical or mental disability.

21. Fair Housing Program

Fair housing is defined as a condition in which individuals of similar income levels in the same housing market have a like range of choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor.

The City of Rocklin is in discussion with the Housing Authority of Roseville in providing fair housing services to residents. These services may include disseminating information on State and Federal fair housing laws, listing housing available to very low, low, and moderate-income households, handling discrimination complaints, and coordinating educational programs.

Five-year Objective: The City will promote fair housing practices and provide educational information on fair housing to the public through the distribution of brochures and flyers. The City will also provide referral to appropriate agencies for services. Brochures and flyers will be available at public counters. Information on fair housing rights and services will also be provided on City website.

Table 7-31
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
Housing Conservation					
1. Housing Rehabilitation Program	Provide assistance to lower- and moderate-income households for the repair and improvement of their homes.	Assist 25 lower- and moderate-income households. Monitor funding stream for the Housing Rehabilitation Loan Program. As needed, apply for additional CDBG funds or other applicable funding programs.	CDBG	Community Development Department	2002-2007
2. Code Enforcement and Abatement	Ensure ongoing maintenance and improvement of the housing stock.	Continue to implement program.	CDBG	Community Development Department	2002-2007
3. Inspection Program	Ensure ongoing maintenance and improvement of the housing stock.	Continue to implement program.	CDBG	Community Development Department	2002-2007
4. Acquisition and Repair of Substandard Housing	Acquire and rehabilitate deteriorated residential properties.	Identify substandard units; work with non-profit to acquire and rehabilitate five (5) units.	CDBG; General Fund	Community Development Department	2002-2007
5. Zoning Flexibility for Housing Rehabilitation	Encourage rehabilitation efforts by residents.	Continue to allow appropriate non-conforming dwellings to be rehabilitated.	General Fund	Community Development Department	2002-2007
6. Preservation of Mobilehome Parks	Preserve viable mobile home parks.	Provide information on the MPROP program; support funding application.	CDBG; Set-Aside	Community Development Department	2002-2007

Table 7-31
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
7. Preservation of Existing Affordable Housing Stock	Preserve the existing stock of affordable and senior housing.	Monitor at-risk units. Contact property owners at least once a year for plan of action. Identify housing developers interested in preserving at-risk units. Initiate discussion with HUD regarding funding to preserve at-risk units. Participate in preservation. Conduct tenant notification.	CDBG; Set-Aside	Community Development Department	2002-2007
8. Section 8 Rental Assistance	Provide rental subsidies to very low-income households.	Continue to participate in program. Encourage property owners to list available rentals with the Housing Authority.	HUD	Roseville Housing Authority; Placer County Housing Authority	2002-2007
Production of Housing					
9. First-Time Homebuyer Downpayment Assistance Program	Expand homeownership opportunities for first-time homebuyers.	Assist 30 households; advertise program.	CDBG	Community Development Department	2002-2007
10. Affordable Housing Development	Increase the supply of affordable housing.	Provide financial and regulatory incentives. Identify qualified housing developers. Provide information on potential sites and communicate with the development community City's goal to provide quality housing affordable to lower income households. Over the planning period of this Housing Element, work to achieve 200 affordable units.	CDBG; Set-Aside	Community Development Department; Redevelopment Agency	2002-2007

Table 7-31
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
11. Second Unit Development	Facilitate development of second units.	Revise the second unit ordinance to specify development standards for second units and provide for the processing of second units via a ministerial process pursuant to State law. Work to achieve five (5) second units.	General Fund	Community Development Department	2004
12. Tax Increment Financing	Support affordable housing activities through the use of redevelopment set-aside funds.	Expend set-aside funds for affordable housing activities as required by State law. In 2004, study the feasibility of using set-aside funds for emergency rental assistance.	Set-Aside	Redevelopment Agency	2004
13. Affordable Housing Funding Sources	Pursue State, federal, and other funding sources for affordable housing activities.	Work with developers to assist them in securing funds; provide technical assistance in application for funds. Annually, contact HCD, CHFA, and HUD to obtain information on upcoming funding cycles, eligibility, and eligible uses. Notify developers of available funding resources. Make efforts to apply for funding annually.	CDBG; Set-Aside	Community Development Department	2002-2007
14. Inclusionary Housing Ordinance	Integrate affordable housing within market-rate developments.	Conduct a study by late 2004.	General Fund	Community Development Department	2004

Table 7-31
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
Provision of Adequate Housing Sites					
15. Inventory of Sites for Housing	Provide adequate sites to meet the City's share of regional housing needs.	Make sites inventory available. Facilitate development of affordable housing on remaining multi-family sites. Monitor use and rezoning of multi-family sites. Implement inclusionary housing requirement in Sunset Ranchos. Pursue the rezoning of properties for higher-density multi-family use and/or mixed-use along transportation corridors within one year of the adoption of the Housing Element.	General Fund	Community Development Department	2004
Removal of Government Constraints					
16. Density Increase Incentive Program	Provide regulatory incentives to facilitate affordable housing development.	Continue to offer density bonuses and other regulatory incentives.	None required	Community Development Department	2002-2007
17. Zoning for Transitional Housing and Emergency Shelters	Assist in the provision of transitional housing and emergency overnight shelters.	Amend the Zoning Ordinance to conditionally permit transitional housing in the R-3 and commercial zones and emergency shelters in the M-1 zone.	General Fund	Community Development Department	2004

Table 7-31
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
18. Housing for Disabled Persons	Meet the special housing needs of disabled persons.	Comply with State law with respect to housing for disabled persons. Revise Zoning Ordinance to address transitional housing, which may also benefit persons with disabilities. Place literature regarding reasonable accommodation at public counters. Monitor development codes and procedures for constraints to housing for persons with disabilities.	None required	Community Development Department	2004
19. Development Review Procedures and Standards for Affordable Housing	Facilitate development of multi-family projects with an affordable housing component.	Review development procedures and standards for multi-family projects in master plan community in 2004.	General Fund	Community Development Department	2004
Regional Cooperation					
20. Regional Partnership for Affordable Housing	Promote regional coordination in addressing housing issues.	Contact other jurisdictions in County; coordinate with Roseville and the County in addressing the needs of the homeless.	General Fund	Community Development Department	2002-2007
Equal Housing Opportunity					
21. Fair Housing Program	Further fair housing practices in the community.	Continue to promote fair housing practices. Provide brochures and flyers at public counters. Provide information on fair housing rights and services on City website.	CDBG	Community Development Department	2002-2007

Table 7-31
Housing Program Implementation Summary

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
Summary of Five-Year Objectives: Total Units to be Constructed: 3,353 units (876 very low, 610 low, 640 moderate, 1,227 above moderate) Total Units to be Rehabilitated with City Assistance: 30 units (10 very low, 10 low, 10 moderate) Total Units to be Conserved: 257 assisted units at risk of conversion					

Source: Community Development Department, City of Rocklin, July 2003

7.14 HOUSING GLOSSARY

Acre: A unit of land measure equal to 43,560 square feet.

Acreage, Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement that places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which typically costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs. However, specific housing assistance programs may establish slightly different guidelines regarding income levels, proportion of costs to income, or types of costs included to target specific populations in need. For example, the City of Rocklin's First-Time Homebuyer Program does not include utilities in the cost calculations and the cost-to-income ratio is more flexible.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

Census: The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multi-family: A dwelling unit within a building containing three or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a household.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older. Some "senior housing" programs/projects however, serve persons age 55 or older, such as the Del Web or Springview projects.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Entitlement City: A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and many other HUD programs and are published annually by HUD.

Family Income: According to the Census, a family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. Family income includes all income earned by family members and includes wages, salary, commissions, bonuses, or tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from federally funded programs.

Floor Area Ratio (FAR): The gross floor area of all buildings including garages on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a floor area ratio of 2.0).

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Group Quarters: A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

Growth Management: Techniques used by a government to regulate the rate, amount, location and type of development.

HCD: The State of California Department of Housing and Community Development.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

Home Ownership Made Easy (HOME) Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: *Unsheltered homeless* are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). *Sheltered homeless* are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Household: The US Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household. Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters.

Household Income: The total income of all the persons living in a household and includes all income earned by household members and includes wages, salary, commissions, bonuses, or tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony. A household is usually described as very low income, low income, moderate income, and upper income based upon household size, and income, relative to the regional median income.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Unit: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied as a separate living quarters, or, if vacant, is intended for occupancy as a separate living quarters. Separate living quarters are those in which the occupants live separately from any other individual in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

HUD: See U. S. Department of Housing and Urban Development.

Income Category: Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120% of County median).

Large Household: A household with 5 or more members.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mortgage Revenue Bond (MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income. Severe overpayment, or cost burden, exists if gross housing costs exceed 50 percent of gross income. Depending on the specific housing programs, the cost calculations may differ.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

Poverty: The income cutoffs used by the Census Bureau to determine the poverty status of families and unrelated individuals included a set of 48 thresholds. The poverty thresholds are revised annually to allow for changes in the cost of living as reflected in the Consumer Price Index. Poverty thresholds are applied on a national basis and are not adjusted for regional, state, or local variations in the cost of living.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Community Redevelopment Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside a minimum of 20% of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.

Regional Housing Needs Plan (RHNP): The Regional Housing Needs Assessment (RHNP) is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the Sacramento Area Council of Governments (SACOG) region. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

Special Needs Groups: Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. For example, a project that utilizes government funding in whole or in part to reduce costs of construction, reduce construction loan interest rates, or rent reductions, etc.

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well-being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Substandard, Suitable for Rehabilitation: Substandard units which are structurally sound and for which the cost of rehabilitation is considered economically warranted.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

APPENDIX A: HOUSING ACCOMPLISHMENTS

Table 7-A
Housing Accomplishments since 1992

	Housing Program	Description/Objective	Accomplishment(s)
Goal 1: Provide for the City's regional share of new housing for all income groups.			
1.1	Provide Adequate Sites for Housing	Sufficient sites to accommodate 2,878 dwellings between July 1, 1990 and July 1, 1996.	The City's 1992 Housing Element identifies adequate sites to accommodate 2,878 new units. Between July 1990 and July 1996, approximately 3,300 new units were permitted.
1.2	General Plan and Zoning Consistency	Review General Plan designations to ensure consistency between zoning and the General Plan when rezoning vacant parcels for residential use.	The City is currently in the process of updating its General Plan. During the General Plan update process, the City will consider the continuation of its current policy to amend the Zoning Ordinance, Subdivision Ordinance and other codes as necessary to maintain consistency with the General Plan, in particular to the Housing Element.
1.3	Development of Sites for Multifamily Housing	Zoning of sufficient sites to accommodate 680 low- and moderate-income households.	Since 1992, 774 units for lower- and moderate-income households have been developed in Rocklin.
1.4	Public Facilities	Sufficient public facilities to accommodate 2,878 dwelling units between 1990 and 1996.	The 1992 Housing Element indicates that the City would have adequate public facilities to accommodate 2,878 new units. The City has been able to provide adequate public facilities for new residential development through the implementation of appropriate development fees, dedication and financing districts. The City has been able to implement its Capital Improvement Plan including major street improvements, equipment, park facilities, and public buildings such as fire stations.
1.5	Sites for Special Group Housing	Assure the City's zoning practices reflect the requirements of State law regarding group homes.	The City complies with State law regarding the regulation of group homes. Through the conditional use permit process, the City permits community care facilities serving more than six persons in all residential zones (except the rural RE district).

Table 7-A
Housing Accomplishments since 1992

Housing Program		Description/Objective	Accomplishment(s)
Goal 2: Encourage the provision of affordable housing.			
2.1	Density Bonuses	675 density bonus units, of which 120 would be affordable to very low-income households, 155 would be affordable to low-income households, 400 would be affordable to moderate-income households.	The City granted two density bonuses within the Killingworth subdivision.
2.2	Pursue Funding Under State and Federal Programs	Pursue funding under those state and federal programs that require the City's direct participation, and provide assistance to non-profit and private housing developers to make use of other programs which require their application and participation.	The City has used CDBG funds, redevelopment set-aside funds, and waivers of City fees to assist in the development of two projects totaling 122 units for very low-income seniors. These projects were completed in conjunction with Volunteers of America. The City is currently assisting Mercy Housing Corporation in the development of eight lots for self-help housing, with the use of CDBG and set-aside funds. In addition, the City provides set-aside funds to assist in the development of two senior housing projects with a total of 356 units and rehabilitation of three projects with a total of 184 units (159 affordable units). Since January 2000, two tax credit projects (Villa Serena and The Oaks) have been constructed, providing a total of 348 affordable units. These units have been counted toward the City's 2000-2007 RHNP requirements. The City has also encouraged the use Tax Credit Allocation funding by passing the necessary Inducement Resolutions in supporting several projects. One of these projects consists of 112 units.

Table 7-A
Housing Accomplishments since 1992

	Housing Program	Description/Objective	Accomplishment(s)
2.3	Tax-Exempt Bond Financing	Look for one or more other interested public agencies to form a joint powers authority to issue bonds jointly. If the City determines that it would be infeasible to issue bonds, it will pursue the option of mortgage credit certificates, which may be issued to borrowers.	The City participates in the MCC program with the Placer County Redevelopment Agency and the Sacramento Housing and Redevelopment Agency.
2.4	Feasibility of Redevelopment Tax Increment Financing	Assist the development of 15 units affordable to lower-income households (10 low and 15 very low) using tax increment funds.	The Rocklin Redevelopment Agency has facilitated the development of 478 new affordable units and assisted 47 households in purchasing their first homes through the City's First-Time Home Buyer Program.
2.5	Construction of Low-Income Housing with Federal Subsidies	Seek the cooperation of the Roseville Housing Authority to apply for federal funding to construction a rental project for low-income residents. Assist in the provision of 50 affordable units (25 very low- and 25 low-income).	This program has not been pursued due to the successful use of other housing programs the City has been implementing. The City does contract with the Roseville Housing Authority for the administration of the Section 8 rental assistance program.
2.6	Community Reinvestment Act	Identify financial institutions operating in Rocklin that fall under the requirements of the Community Reinvestment Act and request that these institutions develop specific programs for providing financing for low- and moderate-income housing. A total of 75 households (25 low- and 50 moderate-income) are anticipated to benefit.	Due to staff and budget constraints, this has not been accomplished. However, this Housing Element update does provide an analysis of current lending activities in Rocklin.
2.7	Second Units Development	Prepare promotional information to be distributed in public places, to community groups, to be made available at the public counter. A projected 5 second units will be developed for low-income households.	Due to staff and budget constraints, promotional information has not been prepared. The City has approved four second units since 1992.
2.8	Regional Housing Agency	Participate in a series of meetings with representatives of other cities in south Placer	A regional housing agency has not been created. However, the City continues to be interested in coordinating with

Table 7-A
Housing Accomplishments since 1992

Housing Program		Description/Objective	Accomplishment(s)
		County and the County to determine the potential interest in creating a regional housing agency.	surrounding jurisdictions in addressing housing issues.
Goal 3: Replace Housing Removed in the Redevelopment Area.			
3.1	Use of Redevelopment Funds for Housing Rehabilitation	Use housing set-aside funds to rehabilitate and establish affordability guarantees on existing substandard housing.	The Redevelopment Agency has contributed matching funds to initiate the City's CDBG Housing Rehabilitation Program. Since 1988, the program has rehabilitated 62 housing units.
3.2	New Construction	Use housing set-aside funds and apply for state and federal fund to support the development of 25 affordable units (10 very low- and 15 low-income).	Please refer to accomplishment under program 2.2.
Goal 4: Improve/Conserve the Existing Supply of Housing.			
4.1	Inspection Program	On a request basis, arrange for an inspection of residential properties to identify health and safety hazards, and other building code violations, which should be corrected.	In response to resident requests, City staff continues to inspect residential properties to identify health and safety hazards as well as other building code violations.
4.2	Code Enforcement and Abatement	Identify dwelling units that are unsafe to occupy and initiate appropriate action to have those units comply with building code standards or removed. Abate 4 dilapidated units.	The majority of the City's actions on unsafe housing conditions are on a complaint basis. The City is proactive in addressing unsafe conditions on remodeling permits and on vacant structures.
4.3	Rehabilitation of Substandard Dwelling Units	Assist 85 households in rehabilitating their homes (35 very low- and 50 low-income).	Since 1988, the City has assisted in the rehabilitation of 62 units, with 30 units rehabilitated since 1992. Although funding has been available, the City has only received approximately two requests for assistance annually.

Table 7-A
Housing Accomplishments since 1992

	Housing Program	Description/Objective	Accomplishment(s)
4.4	Relocation Assistance	Require owners of dwelling units that are vacated for violation of housing and building codes to pay relocation expenses for displaced low- and moderate-income residents and provide the displacee with the right of first refusal to return to the units upon its repair. Assist four households in need of relocation assistance.	The City continues to require owners of dwelling units that are vacated for violation of housing and building codes to pay relocation expenses for displaced low- and moderate-income residents and provide the displacee with the right of first refusal to return to the units upon its repair. The City assisted five households with relocation assistance since 1992.
4.5	Housing Demolition Mitigation	Evaluate applications for demolition to determine if housing affordable to low- or moderate-income persons or families is to be demolished.	City staff continues to evaluate applications for demolition permits to determine if housing occupied by low- or moderate-income households would be demolished. No such demolition has occurred.
4.6	Acquisition and Repair of Substandard Dwelling Units	Work with non-profit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation of dwelling units that have been abandoned by their owners or vacated for an extended period of time.	The City has not had any direct request from non-profit groups to assist in repairing unoccupied or abandoned housing units. The City does have funding to assist in those cases when requested.
4.7	Maintenance of Housing Condition Data Base	Maintain current information on the condition of dwelling units in the City by periodically updating its housing conditions database. Approximately every two years, re-survey housing conditions to ensure the currency of its housing conditions information.	As part of the 2002-2007 Housing Element update, the City conducted a focused housing condition survey in the Downtown area. This area is the oldest neighborhood in Rocklin and is determined to have the greatest repair/ rehabilitation needs. A total of 672 parcels were evaluated for housing conditions. (Results of the survey are summarized in the Housing Stock Characteristics discussion.)
4.8	Zoning Flexibility For Housing Rehabilitation	Allow non-conforming dwelling units to be rehabilitated so long as the non-conformity is not increased and there is no threat to public health and safety.	The City continues to allow non-conforming dwelling units to be rehabilitated so long as the non-conformity is not increased and there is no threat to public health and safety.
4.9	Joint Effort to Develop Conservation Strategies	Work with non-profit organizations and property owners to identify existing	As part of the 2002-2007 Housing Element update, the City identified existing affordable housing projects in

Table 7-A
Housing Accomplishments since 1992

Housing Program	Description/Objective	Accomplishment(s)
	affordable housing and strategies for maintaining affordability.	Rocklin and strategies for maintaining their affordability. The City has worked with Mercy Housing and Volunteers of America, two non-profits active in Northern California.
4.10 Preservation of Mobilehome Parks	Facilitate the purchase and ownership of existing mobilehome parks by residents. Preserve 29 units, depending on rehabilitation feasibility.	In one situation, the City did actively participate in the possible purchase of a mobilehome park by its residents. However, the owner and residents did not continue the pursuit of that effort.
4.11 Manufactured Housing Outside Mobilehome Park	Allow manufactured homes on land zoned for residential use, subject to the same development standards as site built housing.	In compliance with State law, the City permits manufactured homes on land zoned for residential use, subject to the same development standards as site-built housing.
4.12 Preserve Rental Housing Affordability	Monitor vacancy rates and rents, and if vacancy rates remain below 5% for more than two years, consider options for working with private property owners to maintain the affordability of rental housing.	The City continues to monitor vacancy rates and rents. In September 2001, City staff conducted a survey of all 27 apartment complexes in Rocklin. The vacancy rate ranged from 0 to 4% among these developments. The City works with private owners to maintain rental units. The City's Housing Rehabilitation Program can be used to assist single-family rental units. Since 1992, the City has assisted in maintaining three apartment complexes offering affordable units.
4.13 Homeless Services Coordinator	Coordinate the provision of social services and housing assistance to homeless persons in conjunction with the City of Roseville and Placer County.	As periodically requested, the City has provided financial assistance to the operation of the homeless shelter in the City of Roseville.
Goal 5: Ensure Equal Housing Opportunity.		
5.1 Fair Housing Program	Contribute to a joint county-cities Fair Housing Program.	The City continues to contribute funds to a joint county-cities Fair Housing Program.
Goal 6: Promote Energy Conservation.		

Table 7-A
Housing Accomplishments since 1992

	Housing Program	Description/Objective	Accomplishment(s)
6.1	Implement State Energy Conservation Standards	Check building plans and other written documentation showing compliance and the inspection of construction to ensure that dwelling units are constructed according to those plans.	City staff continues to check building plans and related documents to ensure that new residential projects comply with City and State standards with respect to energy conservation.
6.2	Site Development Standards	Continue to enforce design guidelines for site development that encourage energy conservation.	Through the development review process, the City continues to enforce design guidelines for site development that encourage energy conservation.
6.3	Energy Conservation Assistance for Low-Income Households	Provide financial assistance to low-income homeowners and rental unit owners whose tenants are low income for making weatherization and insulation improvements.	Pacific Gas & Electric (PG&E) offers financial assistance to low-income homeowners in Rocklin.
Goal 7: Promote Historic Preservation.			
7.1	Prepare a Historic Preservation Plan.	Prepare a historic preservation plan that identifies sites and structures that are of historic significance and public and private strategies for their preservation.	A historic preservation plan has not been prepared. However, to preserve and enhance the character of Rocklin's historic Front Street area, the City has established the Historic District (H-D) zone. Through the Zoning Ordinance, the City established specific restrictions upon the use and erection of new buildings and structures and alteration of existing and relocated structures in the H-D zone.
7.2	Consider Historic Preservation in Housing Rehabilitation Programs	Evaluate the historic significance of residential structures to be rehabilitated under its housing rehabilitation program and follow State Office of Historic Preservation Guidelines in the absence of any other legal guidelines.	This is being implemented.

Source: Community Development Department, City of Rocklin, 2002.

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